

Cycle Date: March-2022  
Run Date: 06/07/2022  
Interval: Annual  
Validated

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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU : 91  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.

Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information							
<a href="#">Return to cover</a>		For Charter : N/A							
06/07/2022		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits <sup>1</sup>	858,012,984	1,150,566,834	34.1	2,315,065,382	101.2	2,942,101,722	27.1	3,279,224,170	11.5
Total Investments	2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	4,268,184,033	1.5
Loans Held for Sale	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	81,559,628	-63.6
Total Loans	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	12,252,912,905	2.0
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(84,815,970)	-0.4
Land And Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	405,810,682	0.9
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,522,913	-0.7
NCUSIF Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	162,288,999	0.1
All Other Assets	350,443,285	391,113,434	11.6	495,473,774	26.7	478,488,223	-3.4	558,919,983	16.8
TOTAL ASSETS	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	20,991,607,343	2.8
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	281,825,274	10.7
Accrued Dividends & Interest Payable on Shares & Deposits	14,436,129	17,572,909	21.7	16,752,124	-4.7	15,431,309	-7.9	7,832,054	-49.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Borrowings Notes & Interest Payable	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	316,989,612	-2.8
Total Shares & Deposits	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,637,582,587	3.7
TOTAL LIABILITIES <sup>3</sup>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,244,229,527	3.7
Undivided Earnings	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,499,109,343	-2.2
Other Reserves	242,171,197	296,780,486	22.5	328,293,660	10.6	320,473,167	-2.4	248,268,473	-22.5
TOTAL EQUITY	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,747,377,816	-5.7
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	20,991,607,343	2.8
INCOME & EXPENSE									
Interest Income*	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	144,843,999	1.1
Interest Expense*	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	18,433,307	-11.7
Net Interest Income*	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	126,410,692	3.3
Provision for Loan/Lease Losses or Total Credit Loss Expense*	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	6,286,627	2.7
Non-Interest Income*	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,667	12.4	91,903,193	-12.2
Non-Interest Expense*	579,019,809	619,563,308	7.0	669,789,478	8.1	719,928,539	7.5	185,374,326	3.0
NET INCOME (LOSS)*	93,092,230	119,355,317	28.2	120,998,248	1.4	163,997,614	35.5	26,652,932	-35.0

		Key Ratios <sup>6</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
06/07/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
		Count of CU in Peer Group : N/A								
						Dec-2021			Mar-2022	
		Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg.**	Percentile**	Mar-2022	PEER Avg.**	Percentile**
<b>CAPITAL ADEQUACY RATIOS</b>										
Net Worth / Total Assets <sup>5</sup>		10.84	10.85	9.65	9.45	N/A	N/A	9.32	N/A	N/A
Net Worth / PCA Opt. Total Assets (if applies)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL <sup>5</sup>		11.37	11.29	10.09	9.83	N/A	N/A	9.68	N/A	N/A
Risk-Based Capital Ratio		N/A	N/A	N/A	N/A	N/A	N/A	61.62	N/A	N/A
GAAP Equity / Total Assets		10.38	10.60	9.47	9.08	N/A	N/A	8.32	N/A	N/A
Loss Coverage		16.06	15.13	10.91	9.11	N/A	N/A	9.15	N/A	N/A
<b>ASSET QUALITY RATIOS</b>										
Delinquent Loans / Total Loans		0.79	0.68	0.51	0.45	N/A	N/A	0.40	N/A	N/A
Delinquent Loans / Net Worth		5.11	4.36	3.28	2.78	N/A	N/A	2.49	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans <sup>2</sup>		0.68	0.66	0.40	0.25	N/A	N/A	0.23	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans		1.50	1.36	0.93	0.71	N/A	N/A	0.64	N/A	N/A
Other Non-Performing Assets / Total Assets		0.08	0.09	0.07	0.02	N/A	N/A	0.02	N/A	N/A
<b>MANAGEMENT RATIOS</b>										
Net Worth Growth <sup>1</sup>		6.61	8.05	7.53	9.43	N/A	N/A	5.33	N/A	N/A
Share Growth <sup>1</sup>		3.86	7.85	22.63	13.88	N/A	N/A	14.96	N/A	N/A
Loan Growth <sup>1</sup>		8.66	6.94	8.11	5.63	N/A	N/A	7.88	N/A	N/A
Asset Growth <sup>1</sup>		3.93	7.95	20.95	11.71	N/A	N/A	11.31	N/A	N/A
Investment Growth <sup>1</sup>		-7.46	8.86	60.02	24.72	N/A	N/A	21.89	N/A	N/A
Membership Growth <sup>1</sup>		3.78	1.77	2.49	1.35	N/A	N/A	2.02	N/A	N/A
<b>EARNINGS RATIOS</b>										
Net Income / Average Assets (ROAA) <sup>1</sup>		0.68	0.82	0.72	0.85	N/A	N/A	0.51	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets <sup>1</sup>		0.67	0.68	0.66	0.77	N/A	N/A	0.66	N/A	N/A
Operating Expenses / Average Assets <sup>1</sup>		4.22	4.26	4.01	3.72	N/A	N/A	3.58	N/A	N/A
PLLL or Credit Loss Expense / Average Assets <sup>1</sup>		0.48	0.40	0.35	0.13	N/A	N/A	0.12	N/A	N/A
<b>ASSET LIABILITY MANAGEMENT RATIOS<sup>7</sup></b>										
Est. NEV Tool Post Shock Ratio <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	N/A
Est. NEV Tool Post Shock Sensitivity <sup>4</sup>	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	N/A
Total Loans / Total Assets	70.31	69.65	62.25	58.86	N/A	N/A	58.37	N/A	N/A	N/A
Cash + Short-Term Investments / Assets <sup>3</sup>	10.13	12.57	18.23	17.89	N/A	N/A	16.10	N/A	N/A	N/A
<sup>1</sup> Exam date ratios are annualized.										
<sup>2</sup> Exam Date Ratio is based on Net Charge Offs over the last 12 months										
<sup>3</sup> This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
<sup>4</sup> Applicable for credit unions under \$100 million.										
<sup>5</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>6</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
<sup>7</sup> Beginning April 1, 2022, Asset Liability Management Ratios are used to evaluate Liquidity and Sensitivity.										
<sup>8</sup> The ENT calculation is under revision to incorporate the new Call Report accounts that became effective with the March 31, 2022 cycle. Once this transition is complete ENT results after December 31, 2021 will populate the FPR.										
										2. Key Ratios

		<b>Supplemental Ratios**</b>			
<a href="#">Return to cover</a>		For Charter : N/A			
06/07/2022		Count of CU : 91			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All *			
		Count of CU in Peer Group : N/A			
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>Dec-2021</b>	<b>Mar-2022</b>
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.53	173.85
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.69	1.63	0.94	1.00	0.94
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.59	0.40	0.41	0.26
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.60	24.50
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.78
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	4.89
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.33
Total Commercial Loans / Total Assets <sup>2</sup>	2.94	3.49	3.45	3.57	3.69
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	0.29	0.81	1.76
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	15.49	16.00	18.18	16.69	14.63
Total Fixed Rate Real Estate / Total Loans	22.03	22.97	29.20	28.36	25.06
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.96	32.66	46.17	37.89	24.34
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.02	61.51	63.26	65.60	97.61
Interest Only & Payment Option First & Other RE / Total Assets	0.74	0.74	0.57	0.61	0.17
Interest Only & Payment Option First & Other RE / Net Worth	6.82	6.84	5.90	6.43	1.87
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.60
Unused Commitments / Cash & ST Investments	149.11	117.53	76.61	73.54	82.32
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70	34.67	33.91	33.85
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
<sup>1</sup> Beginning with March 2022, Commercial real estate loans are no longer reported with the non-commercial real estate loans.					
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
				<b>3. Supplemental Ratios</b>	

			Historical Ratios <sup>3</sup>										
<a href="#">Return to cover</a>			For Charter : N/A										
06/07/2022			Count of CU : 91										
CU Name: N/A			Asset Range : N/A										
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured										
		Count of CU in Peer Group :	N/A			Dec-2021			Mar-2022				
		Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Mar-2022	PEER Avg	Percentile**			
CAPITAL ADEQUACY													
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters		N/A	0	0	0	N/A	N/A	0	N/A	N/A			
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>		N/A	10.85	9.65	9.45	N/A	N/A	9.31	N/A	N/A			
Solvency Evaluation (Estimated)		112.18	112.46	110.99	110.33	N/A	N/A	109.38	N/A	N/A			
Classified Assets (Estimated) / Net Worth		5.41	4.52	5.10	4.41	N/A	N/A	4.34	N/A	N/A			
ASSET QUALITY													
Net Charge-Offs / Average Loans*		0.68	0.66	0.40	0.25	N/A	N/A	0.21	N/A	N/A			
Fair (Market) HTM Invest Value/Book Value HTM Invest.		98.02	100.67	101.59	99.90	N/A	N/A	94.01	N/A	N/A			
Accum Unreal G/L On AFS/Cost Of AFS		-1.86	0.21	1.16	-1.03	N/A	N/A	-4.42	N/A	N/A			
Delinquent Loans / Assets		0.55	0.47	0.32	0.26	N/A	N/A	0.23	N/A	N/A			
EARNINGS													
Gross Income/Average Assets*		5.94	6.13	5.67	5.03	N/A	N/A	4.69	N/A	N/A			
Yield on Average Loans * <sup>1</sup>		4.77	4.91	4.70	4.42	N/A	N/A	4.26	N/A	N/A			
Yield on Average Investments*		1.97	2.31	1.49	0.79	N/A	N/A	0.79	N/A	N/A			
Fee & Other Op.Income / Avg. Assets *		2.18	2.15	2.16	2.07	N/A	N/A	1.89	N/A	N/A			
Cost of Funds / Avg. Assets*		0.63	0.83	0.65	0.43	N/A	N/A	0.36	N/A	N/A			
Net Margin / Avg. Assets*		5.31	5.29	5.02	4.60	N/A	N/A	4.34	N/A	N/A			
Net Interest Margin/Avg. Assets*		3.13	3.15	2.86	2.53	N/A	N/A	2.44	N/A	N/A			
Operating Exp./Gross Income		71.03	69.49	70.80	73.93	N/A	N/A	76.32	N/A	N/A			
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets		3.10	3.21	2.73	2.49	N/A	N/A	2.27	N/A	N/A			
Net Operating Exp. /Avg. Assets*		3.24	3.33	3.32	3.07	N/A	N/A	2.98	N/A	N/A			
ASSET / LIABILITY MANAGEMENT													
Net Long-Term Assets / Total Assets		28.38	27.57	28.24	33.24	N/A	N/A	32.39	N/A	N/A			
Reg. Shares / Total Shares & Borrowings		33.41	31.99	33.95	36.26	N/A	N/A	36.97	N/A	N/A			
Total Loans / Total Shares		82.49	81.79	72.10	66.88	N/A	N/A	65.74	N/A	N/A			
Total Shares, Dep. & Borrs / Earning Assets		94.97	95.10	95.90	96.67	N/A	N/A	97.01	N/A	N/A			
Reg Shares + Share Drafts / Total Shares & Borrs		53.08	51.91	55.93	59.08	N/A	N/A	59.68	N/A	N/A			
Borrowings / Total Shares & Net Worth		3.25	2.99	2.54	1.65	N/A	N/A	1.54	N/A	N/A			
PRODUCTIVITY													
Members / Potential Members		4.57	4.44	4.49	4.49	N/A	N/A	4.50	N/A	N/A			
Borrowers / Members		49.45	49.95	64.94	146.57	N/A	N/A	164.70	N/A	N/A			
Members / Full-Time Empl.		364.55	360.32	359.26	368.35	N/A	N/A	360.95	N/A	N/A			
Avg. Shares Per Member		\$7,911	\$8,384	\$10,032	\$11,272	N/A	N/A	\$11,635	N/A	N/A			
Avg. Loan Balance		\$13,198	\$13,729	\$11,138	\$5,144	N/A	N/A	\$4,644	N/A	N/A			
Salary And Benefits / Full-Time Empl.*		\$70,186	\$71,965	\$76,694	\$83,849	N/A	N/A	\$83,276	N/A	N/A			
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)													
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.													
<sup>1/</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.													
<sup>2/</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.													
<sup>3/</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.													
4. Historical Ratios													

[illegible]

		Liabilities, Shares & Equity							
<a href="#">Return to cover</a>		For Charter : N/A							
06/07/2022		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>3</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	281,825,274	10.7
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	7832054	-49.2
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	316,989,612	-2.8
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	N/A	0		0	N/A	0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,431,507,210	2,649,925,821	9.0	3,565,896,436	34.6	4,175,177,724	17.1	4,304,147,772	3.1
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	7,008,347,989	5.7
Money Market Shares	2,756,387,263	2,950,187,599	7.0	3,719,331,051	26.1	4,392,012,123	18.1	4,604,505,824	4.8
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	1,703,757,767	-3.5
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	862,776,510	-0.1
All Other Shares <sup>1</sup>	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	75,944,678	14.7
Non-Member Deposits	51,706,164	78,947,541	52.7	75,079,034	-4.9	70,913,371	-5.5	78,102,047	10.1
TOTAL SHARES AND DEPOSITS	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,637,582,587	3.7
TOTAL LIABILITIES <sup>4</sup>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,244,229,527	3.7
EQUITY:									
Undivided Earnings <sup>6</sup>	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,496,672,488	-2.3
Other Reserves	288,422,581	312,528,626	8.4	339,125,714	8.5	369,606,630	9.0	429,656,204	16.2
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	50,795	0.0	17,975	-64.6
Equity Acquired in Merger	17,259,153	20,435,233	18.4	20,687,868	1.2	23,283,740	12.5	24,370,410	4.7
Noncontrolling Interest in Consolidated Subsidiaries	1,188,831	1,180,460	-0.7	1,420,931	20.4	1,188,488	-16.4	0	-100.0
Accumulated Unrealized G/L on Cash Flow Hedges	213,646	-571,964	-367.7	-1,132,233	-98.0	85,091	107.5	1,369,713	1,509.7
Accumulated Unrealized G/L on AFS Securities	-32,547,230	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	-11,271	N/A	0	100.0
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	N/A	3,399,942		28,247,830	730.8	-32,459,619	-214.9	-166,086,689	-411.7
Other Comprehensive Income	-32,416,579	-40,242,606	-24.1	-60,107,245	-49.4	-41,270,687	31.3	-41,059,140	0.5
Net Income	0	0	N/A	0	N/A	0	N/A	2,436,855	N/A
EQUITY TOTAL	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,747,377,816	-5.7
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	20,991,607,343	2.8
TOTAL NET WORTH	1,518,222,748	1,640,409,277	8.0	1,763,983,145	7.5	1,930,294,501	9.4	1,955,991,662	1.3
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and Non-Trading Derivative Liabilities"									
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								6. LiabShEquity	

		Income Statement*								
<a href="#">Return to cover</a>		For Charter : N/A								
06/07/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
INTEREST INCOME YEAR-TO-DATE										
Interest on Loans		450,775,175	502,842,540	11.6	519,517,351	3.3	524,200,894	0.9	130,994,252	0.0
Less Interest Refund		(467,217)	(547,749)	17.2	(454,466)	-17.0	(457,041)	0.6	(58,647)	-48.7
Income from Investments		65,265,196	74,915,789	14.8	54,634,098	-27.1	49,446,902	-9.5	13,898,716	12.4
Other Interest Income <sup>1</sup>		0	1,886,143	N/A	12,244,594	549.2	N/A		9,678	
TOTAL INTEREST INCOME		515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	144,843,999	1.1
INTEREST EXPENSE YEAR-TO-DATE										
Dividends		60,217,978	86,474,939	43.6	77,041,198	-10.9	58,724,890	-23.8	13,537,937	-7.8
Interest on Deposits		15,493,667	22,756,506	46.9	20,470,017	-10.0	15,085,898	-26.3	3,155,227	-16.3
Interest on Borrowed Money		10,333,393	11,864,371	14.8	10,875,454	-8.3	9,689,886	-10.9	1,740,143	-28.2
TOTAL INTEREST EXPENSE		86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	18,433,307	-11.7
NET INTEREST INCOME		429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	126,410,692	3.3
Provision for Loan & Lease Losses or Total Credit Loss Expense		66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	6,286,627	2.7
NON-INTEREST INCOME YEAR-TO-DATE										
Fee Income		134,379,728	135,042,523	0.5	115,954,272	-14.1	125,327,010	8.1	31,392,191	0.2
Other Income		165,196,370	177,458,000	7.4	244,168,705	37.6	275,223,672	12.7	66,650,583	-3.1
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)		N/A	1,860		220,311	11,744.7	11,333,102	5,044.1	-8,250,642	-391.2
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)		N/A	12,622,918		4,015,688	-68.2	3,253,244	-19.0	-280,271	-134.5
Gain (Loss) on Derivatives		334	5,849,973	#####	6,564,646	12.2	723,489	-89.0	-496,799	-374.7
Gain (Loss) on Disposition of Fixed Assets		-3,297,718	1,800,200	154.6	-538,302	-129.9	-869,182	-61.5	56,692	126.1
Gain (Loss) on Sales of Loans and Leases		N/A	N/A		N/A		N/A		1,250,144	
Gain (Loss) on Sales of Other Real Estate Owned		N/A	N/A		N/A		N/A		18,256	
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	145,618	N/A	0	-100.0
Other Non-interest Income		12,569,515	6,115,471	-51.3	2,008,815	-67.2	3,574,714	78.0	1,563,039	74.9
TOTAL NON-INTEREST INCOME		308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,667	12.4	91,903,193	-12.2
NON-INTEREST EXPENSE YEAR-TO-DATE										
Employee Compensation & Benefits		290,288,984	306,462,354	5.6	335,727,716	9.5	362,815,194	8.1	92,394,754	1.9
Travel, Conference Expense		5,473,314	5,769,374	5.4	4,445,052	-23.0	4,289,370	-3.5	1,113,228	3.8
Office Occupancy		38,994,024	41,372,126	6.1	43,330,443	4.7	45,588,061	5.2	11,683,517	2.5
Office Operation Expense		113,327,931	120,725,503	6.5	127,630,490	5.7	134,328,113	5.2	34,463,101	2.6
Educational and Promotion		20,259,834	26,559,082	31.1	27,709,105	4.3	32,725,062	18.1	8,817,860	7.8
Loan Servicing Expense		40,472,792	41,551,900	2.7	47,572,883	14.5	53,055,913	11.5	13,440,196	1.3
Professional, Outside Service		43,243,927	47,027,923	8.8	51,792,528	10.1	56,715,263	9.5	15,306,348	8.0
Member Insurance		133,272	144,485	8.4	162,612	12.5	93,113	-42.7	38,605	65.8
Operating Fees		1,723,365	1,919,248	11.4	1,904,075	-0.8	1,863,283	-2.1	455,832	-2.1
Miscellaneous Non-Interest Expense		25,102,366	28,031,313	11.7	29,514,574	5.3	28,455,167	-3.6	7,660,885	7.7
TOTAL NON-INTEREST EXPENSE		579,019,809	619,563,308	7.0	669,789,478	8.1	719,928,539	7.5	185,374,326	3.0
NET INCOME (LOSS)		93,092,230	119,355,317	28.2	120,998,248	1.4	163,997,614	35.5	26,652,932	-35.0
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.								7.IncExp		



<a href="#">Return to cover</a>			Loans						
			For Charter : N/A						
06/07/2022			Count of CU : 91						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group : N/A						
					</				

	Delinquent Loan Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
06/07/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>									
30 to 59 Days Delinquent	117,049,704	124,061,856	6.0	84,157,272	-32.2	88,621,214	5.3	87,529,156	-1.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		16,144,495	
90 to 179 Days Delinquent <sup>1</sup>	61,384,395	54,830,599	-10.7	45,224,957	-17.5	42,797,198	-5.4	17,090,968	-60.1
180 to 359 Days Delinquent	10,319,086	11,247,026	9.0	7,652,710	-32.0	5,934,970	-22.4	10,759,347	81.3
> = 360 Days Delinquent	5,844,932	5,439,618	-6.9	5,011,554	-7.9	4,992,483	-0.4	4,791,390	-4.0
Total Delinquent Loans - All Types (> = 60 Days)	77,548,413	71,517,243	-7.8	57,889,221	-19.1	53,724,651	-7.2	48,786,200	-9.2
% Delinquent Loans / Total Loans	0.79	0.68	-13.8	0.51	-25.1	0.45	-12.1	0.40	-10.9
Amount of Loans in Non-Accrual Status	N/A	80,572,848		31,816,809	-60.5	30,275,991	-4.8	32,169,445	6.3
<b>COMMERCIAL LOAN DELINQUENCY RATIOS<sup>1</sup></b>									
% Comm Lns > = 30 Days Delinquent	2	2	-18.7	1	-37.2	1	23.6	1	-7.8
% Comm Lns > = 60 Days Delinquent	1	1	-35.2	0	-78.6	1	357.8	1	28.5
<b>DELINQUENT LOANS BY CATEGORY:</b>									
<b>Unsecured Credit Card Loans</b>									
30 to 59 Days Delinquent	4,937,969	4,452,833	-9.8	3,293,500	-26.0	3,297,298	0.1	3,416,798	3.6
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,236,768	
90 to 179 Days Delinquent <sup>1</sup>	4,451,553	4,396,823	-1.2	3,334,923	-24.2	2,791,513	-16.3	1,371,075	-50.9
180 to 359 Days Delinquent	392,039	300,278	-23.4	151,295	-49.6	39,554	-73.9	159,579	303.4
> = 360 Days Delinquent	14,657	88,309	502.5	91,674	3.8	58,533	-36.2	53,674	-8.3
Total Delinquent Credit Card Lns (> = 60 Days)	4,858,249	4,785,410	-1.5	3,577,892	-25.2	2,889,600	-19.2	2,821,096	-2.4
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.04	1.01	-2.7	0.83	-17.6	0.70	-16.0	0.71	1.0
<b>Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>Non-Federally Guaranteed Student Loans</b>									
30 to 59 Days Delinquent	721,294	345,615	-52.1	320,685	-7.2	498,091	55.3	482,137	-3.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		29,886	
90 to 179 Days Delinquent <sup>1</sup>	539,953	352,621	-34.7	404,847	14.8	50,543	-87.5	89,011	76.1
180 to 359 Days Delinquent	1,680	10,145	503.9	0	-100.0	1,434	N/A	1,368	-4.6
> = 360 Days Delinquent	18,338	0	-100.0	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	559,971	362,766	-35.2	404,847	11.6	51,977	-87.2	120,265	131.4
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.99	0.76	-23.2	0.89	18.1	0.12	-86.1	0.29	130.9</

	Delinquent Loan Information (continued)								
<a href="#">Return to cover</a>	For Charter : N/A								
06/07/2022	Count of CU : 91								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally								
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,023,156	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		965,171	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,303,090	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		165,449	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		39,127	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		2,472,837	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	0	0	N/A	0	N/A	0	N/A	1	N/A
New Vehicle Loans									
30 to 59 Days Delinquent	17,144,506	16,255,880	-5.2	10,768,591	-33.8	9,790,168	-9.1	10,409,580	6.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,840,744	
90 to 179 Days Delinquent <sup>1</sup>	7,710,929	6,903,799	-10.5	5,367,942	-22.2	4,421,762	-17.6	1,918,433	-56.6
180 to 359 Days Delinquent	1,164,607	744,085	-36.1	612,624	-17.7	625,186	2.1	665,236	6.4
> = 360 Days Delinquent	245,922	124,105	-49.5	162,067	30.6	217,598	34.3	241,292	10.9
Total Del New Vehicle Lns (> = 60 Days)	9,121,458	7,771,989	-14.8	6,142,633	-21.0	5,264,546	-14.3	4,665,705	-11.4
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	1	1	-16.0	0	-18.7	0	-16.4	0	-13.0
Used Vehicle Loans									
30 to 59 Days Delinquent	45,905,226	46,596,833	1.5	34,582,296	-25.8	35,282,890	2.0	33,083,216	-6.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		6,646,015	
90 to 179 Days Delinquent <sup>1</sup>	20,735,621	21,111,749	1.8	17,601,113	-16.6	15,794,840	-10.3	7,498,050	-52.5
180 to 359 Days Delinquent	4,819,628	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7	3,231,837	55.9
> = 360 Days Delinquent	820,952	359,953	-56.2	561,285	55.9	206,197	-63.3	197,533	-4.2
Total Del Used Vehicle Lns (> = 60 Days)	26,376,201	24,686,055	-6.4	20,991,316	-15.0	18,074,036	-13.9	17,573,435	-2.8
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1	1	-12.3	1	-19.1	0	-23.8	0	-6.4
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	1	1	-13.0	1	-18.6	0	-21.8	0	-7.8
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,392,262	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		763,828	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		929,793	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		476,453	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		81,025	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		2,251,099	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0	
Outstanding balances of loans affected by bankruptcy claims	40,087,290	38,299,780	-4.5	27,104,262	-29.2	18,359,436	-32.3	51,815,817	182.2
Outstanding Troubled Debt Restructured loans	57,173,400	55,497,697	-2.9	50,764,058	-8.5	37,124,070	-26.9	39,438,622	6.2
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.							10. Delinquent Loans (con't)		

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		For Charter :	N/A						
06/07/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		27,283,715	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,489,356	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,840,207	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		1,935,514	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		3,070,147	
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		8,335,224	
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A		N/A		N/A		0	
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		4,095,259	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		735,736	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		862,947	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		768,538	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		955,821	
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		3,323,042	
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	N/A	N/A		N/A		N/A		0	
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		344,365	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		33,901	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		379,881	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		22,056	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		N/A		N/A		435,838	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		N/A		N/A		0	
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.							11. Delinquent RE Loans		

[illegible]

		Delinquent Commercial Loans							
<a href="#">Return to cover</a>		For Charter : N/A							
06/07/2022		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>									
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		0	
<b>Loans to finance agricultural production and other loans to farmers</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		N/A		0	
<b>Commercial and Industrial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		31,730	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,144,241	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		35,632	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		161,996	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		152,771	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,494,640	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		N/A		2	
<b>Unsecured Commercial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		406,677	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		477,249	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		177,670	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		654,919	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		N/A		54	
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		N/A		0	
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								13. Del Comm Loans (con't)	

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		Indirect and Participation Lending							
<a href="#">Return to cover</a>		For Charter : N/A							
06/07/2022		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>INDIRECT LOANS OUTSTANDING</b>									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		2,771,318,631	
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		57,488,697	
Commercial Indirect Loans	N/A	N/A		N/A		N/A		10,836,575	
All Other Indirect Loans	N/A	N/A		N/A		N/A		162,138,544	
<b>Total Outstanding Indirect Loans</b>	2,474,281,167	2,542,337,567	2.8	2,633,574,100	3.6	2,835,393,335	7.7	3,001,782,447	5.9
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.60	1.9	24.50	3.8
<b>DELINQUENT INDIRECT LOANS</b>									
Total Delinquent Indirect Lns (>= 60 Days)	23,327,045	20,208,644	-13.4	19,125,928	-5.4	16,940,016	-11.4	18,065,966	6.6
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.7	0.60	0.7
<b>INDIRECT LOAN LOSSES</b>									
Indirect Loans Charged Off*	25,615,797	25,132,757	-1.9	18,670,660	-25.7	12,344,845	-33.9	3,131,982	1.5
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,493,426	5.1	1,297,787	15.5
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,851,419	-45.5	1,834,195	-6.6
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.4	0.25	-12.4
<b>LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23</b>									
<b>LOANS PURCHASED</b>									
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	17,840,998	199.4
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	13,321,068	41.6
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	369.0	0.29	-11.4	0.81	180.7	1.76	117.0
<b>LOANS SOLD Year-to-date</b>									
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	47,624,376	75.0
First mortgage loans sold on the secondary market	803,633,183	1,157,198,144	44.0	2,149,578,745	85.8	1,938,111,817	-9.8	468,546,668	-75.8
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	77,257,877	-77.2
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		406,229,336	
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0	
<b>OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED</b>	3,934,360,190	4,254,913,097	8.1	4,555,414,053	7.1	4,752,192,282	4.3	4,988,803,479	5.0
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>									
Consumer	41,693,507	65,286,465	56.6	98,832,555	51.4	222,526,784	125.2	N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		408,193,448	
Non-Federally Guaranteed Student Loans	24,191,510	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.0	8,494,267	13.9
1- to 4-Family Residential Property	69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	113,638,713	45.1
Commercial Loans (excluding Construction & Development)	46,318,812	72,572,545	56.7	84,951,534	17.1	97,226,567	14.4	131,675,682	35.4
Commercial Construction & Development	5,923,111	4,183,187	-29.4	15,108,866	261.2	28,415,750	88.1	34,696,885	22.1
All Other Participation Loans	52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4	11,977,586	-92.4
<b>TOTAL PARTICIPATIONS LOANS OUTSTANDING</b>	240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5	708,676,581	18.5
Participation Loans Outstanding / Total Loans %	2.44	2.94	20.3	3.59	22.0	4.98	38.7	5.78	16.2
<b>LOAN PARTICIPATIONS PURCHASED</b>									
Participation Loans Purchased*	52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	86,670,224	6.2
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.09	2.48	127.2	2.58	4.1	4.31	67.0	4.89	13.6
<b>LOAN PARTICIPATIONS SOLD</b>									
Participation Loans Sold YTD*	66,569,875	74,360,468	11.7	67,125,330	-9.7	38,669,155	-42.4	17,344,520	79.4
%Participation Loans Sold YTD / Total Assets**	0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.33	74.5
<b>DELINQUENT- PARTICIPATION LOANS</b>									
Delinquent Participation Loans Purchased Under 701.22	1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	592,647	32.8
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0	
Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.10	
<b>LOAN LOSSES - PARTICIPATION LOANS</b>									
Participation Loans Charged Off*	3,992,270	983,393	-75.4	1,036,524	5.4	824,779	-20.4	417,865	102.7
Participation Loans Recovered*	83,637	157,924	88.8	158,059	0.1	381,969	141.7	250,610	162.4
Participation Loan Net Charge Offs *	3,908,633	825,469	-78.9	878,465	6.4	442,810	-49.6	167,255	51.1
Participation Loans Net Charge Offs / Avg Participation Loans % **	1.58	0.30	-81.0	0.24	-18.4	0.09	-64.1	0.12	38.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								15. Indirect & Participation	



1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>			For Charter :	N/A					
06/07/2022			Count of CU :	91					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group : N/A						

	Commercial Loan Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
06/07/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	19,850,643	29,506,613	48.6	51,106,543	73.2	77,712,858	52.1	86,128,204	10.8
Secured by Farmland	3,526,752	4,144,261	17.5	12,728,425	207.1	16,789,096	31.9	16,767,777	-0.1
Secured by Multifamily	43,026,581	80,426,400	86.9	115,270,496	43.3	154,846,464	34.3	157,833,841	1.9
Owner Occupied, Non-Farm, Non-Residential Property	158,717,763	178,143,579	12.2	180,550,429	1.4	177,552,851	-1.7	190,552,947	7.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	148,127,417	180,080,824	21.6	211,190,050	17.3	233,574,894	10.6	245,885,773	5.3
Total Real Estate Secured Commercial Loans	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	697,168,542	5.6
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	782,581	862,670	10.2	889,673	3.1	248,055	-72.1	224,059	-9.7
Commercial and Industrial Loans	35,710,941	53,273,192	49.2	56,634,781	6.3	66,895,058	18.1	75,719,370	13.2
Unsecured Commercial Loans	1,138,169	1,093,495	-3.9	2,265,744	107.2	1,063,201	-53.1	1,218,114	14.6
Unsecured Revolving Lines of Credit (Commercial Purpose)	939,979	438,398	-53.4	298,502	-31.9	902,218	202.2	794,537	-11.9
Total Non-Real Estate Secured Commercial Loans	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	77,956,080	12.8
TOTAL COMMERCIAL LOANS:									
Commercial Loans to Members	366,954,467	474,471,166	29.3	538,121,400	13.4	610,344,727	13.4	651,487,437	6.7
Purchased Commercial Loans or Participations to Nonmembers	44,866,359	53,498,266	19.2	92,813,243	73.5	119,239,968	28.5	123,637,185	3.7
Total Commercial Loans	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	775,124,622	6.2
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE									
Construction and Development	43	52	20.9	54	3.8	83	53.7	86	3.6
Farmland	14	16	14.3	35	118.8	47	34.3	44	-6.4
Secured by Multifamily	138	187	35.5	249	33.2	314	26.1	304	-3.2
Owner Occupied, Non-Farm, Non-Residential Property	367	395	7.6	430	8.9	421	-2.1	433	2.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	302	314	4.0	363	15.6	376	3.6	386	2.7
Total Number of Real Estate Secured Commercial Loans	864	964	11.6	1,131	17.3	1,241	9.7	1,253	1.0
Loans to finance agricultural production and other loans to farmers	21	24	14.3	25	4.2	7	-72.0	5	-28.6
Commercial and Industrial Loans	531	672	26.6	664	-1.2	757	14.0	794	4.9
Unsecured Commercial Loans	38	38	0.0	78	105.3	22	-71.8	20	-9.1
Unsecured Revolving Lines of Credit (Commercial Purpose)	45	51	13.3	54	5.9	54	0.0	53	-1.9
Total Number of Non-Real Estate Secured Commercial Loans	635	785	23.6	821	4.6	840	2.3	872	3.8
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING									
Number of Outstanding Commercial Loans to Members	1,349	1,640	21.6	1,802	9.9	1,863	3.4	1,905	2.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	109	-27.3	150	37.6	218	45.3	220	0.9
Total Number of Commercial Loans Outstanding	1,499	1,749	16.7	1,952	11.6	2,081	6.6	2,125	2.1
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	775,124,622	6.2
(Total Commercial Loans / Total Assets)%	2.94	3.49	18.8	3.45	-1.2	3.57	3.5	3.69	3.3
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED									
Member Commercial Loans Granted YTD*	143,632,008	217,359,822	51.3	184,883,315	-14.9	186,547,309	0.9	69,196,154	48.4
Purchased or Participation Interests to Nonmembers*	14,495,319	25,887,143	78.6	39,110,853	51.1	46,813,541	19.7	6,048,055	-48.3
MISCELLANEOUS LOAN INFORMATION									
Agricultural Related Commercial Loans Outstanding Balance	4,309,333	5,006,931	16.2	13,618,098	172.0	17,037,151	25.1	16,991,836	-0.3
Outstanding Agricultural Related Loans - Number	35	40	14.3	60	50.0	54	-10.0	49	-9.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	5,630,693	12,386,299	120.0	14,823,977	19.7	15,838,863	6.8	18,303,449	362.2
Commercial Loans and Participations Sold -no servicing rights- YTD	0	1,600,000	N/A	16,425	-99.0	0	-100.0	5,244,885	N/A
Total Member Business Loans - (NMBLB)									
(NMBLB / Total Assets)%	3.09	3.58	16.2	3.41	-4.8	3.30	-3.3	3.50	6.1
* Amounts are year-to-date and the related % change ratios are annualized.								17. Commercial Loans	

		<b>Investments</b>							
<a href="#">Return to cover</a>		<b>For Charter :</b> N/A							
<b>06/07/2022</b>		<b>Count of CU :</b> 91.0							
<b>CU Name:</b> N/A		<b>Asset Range :</b> N/A							
<b>Peer Group:</b> N/A		<b>Criteria :</b> Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		<b>Count of CU in Peer Group :</b> N/A							
		<b>Dec-2018</b>	<b>Dec-2019</b>	<b>% Chg</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Mar-2022</b>
									<b>% Chg</b>
<b>INVESTMENT SECURITIES</b>									
<b>EQUITY SECURITIES</b>									
Common Stock		N/A	N/A		N/A		N/A		3,586,583
Registered Investment Companies		N/A	N/A		N/A		N/A		157,876,634
Other Equities		N/A	N/A		N/A		N/A		50,765,530
<b>TOTAL EQUITY SECURITIES</b>		N/A	-		29,126,327	N/A	115,070,502	295.1	212,228,747
<b>TRADING DEBT SECURITIES</b>									
US Government Obligations		N/A	N/A		N/A		N/A		-
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		-
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		-
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		-
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		-
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		-
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		-
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		-
All Other Trading Debt Securities		N/A	N/A		N/A		N/A		-
<b>TOTAL TRADING DEBT SECURITIES</b>		N/A	N/A		N/A		N/A		-
<b>AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations		N/A	N/A		N/A		N/A		165,402,640
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		1,298,604,572
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		2,132,041,137
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		40,946,907
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		86,532
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		-
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		32,318,160
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		50,174,055
All Other Available-for-Sale Debt Securities at Amortized Cost		N/A	N/A		N/A		N/A		12,965,297
<b>TOTAL AFS DEBT SECURITIES AT AMORTIZED COST</b>		N/A	N/A		N/A		N/A		3,732,539,300
<b>AFS DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations		N/A	N/A		N/A		N/A		165,421,400
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		N/A		N/A		1,250,358,860
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		N/A		N/A		2,029,402,813
Federal Agency Securities - Non-Guaranteed		N/A	N/A		N/A		N/A		38,790,934
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		N/A		N/A		1,282,310
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		N/A		N/A		-
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		N/A		N/A		30,368,914
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		N/A		N/A		49,368,919
All Other Available-for-Sale Debt Securities at Fair Value		N/A	N/A		N/A		N/A		12,127,555
<b>TOTAL AFS DEBT SECURITIES AT FAIR VALUE</b>		N/A	N/A		N/A		N/A		3,577,121,705
# Means the number is too large to display in the cell								<b>18. Investments</b>	

			Investments						
<a href="#">Return to cover</a>			For Charter :	N/A					
06/07/2022			Count of CU :	91					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group :		N/A				
			Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
								Mar-2022	% Chg
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations		N/A	N/A			N/A		N/A	11,165,014
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A			N/A		N/A	92,612,893
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A			N/A		N/A	213,081,558
Federal Agency Securities - Non-Guaranteed		N/A	N/A			N/A		N/A	8,199,995
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A			N/A		N/A	0
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A			N/A		N/A	0
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A			N/A		N/A	1,055,046
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A			N/A		N/A	21,794,995
All Other HTM Debt Securities at Amortized Cost		N/A	N/A			N/A		N/A	4,994,903
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>		N/A	N/A			N/A		N/A	352,904,404
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations		N/A	N/A			N/A		N/A	11,129,243
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A			N/A		N/A	87,881,491
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A			N/A		N/A	199,196,342
Federal Agency Securities - Non-Guaranteed		N/A	N/A			N/A		N/A	8,006,365
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A			N/A		N/A	0
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A			N/A		N/A	0
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A			N/A		N/A	937,884
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A			N/A		N/A	19,616,843
All Other HTM Debt Securities at Amortized Cost		N/A	N/A			N/A		N/A	5,000,012
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>		N/A	N/A			N/A		N/A	331,768,180
Allowance for Credit Losses on HTM Debt Securities (if ASC 326 has been adopted)		N/A	0			0	N/A	0	N/A
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account		1,711,796	1,684,996	-1.6		1,684,996	0.0	1,877,296	11.4
Perpetual Contributed Capital		15,343,849	15,419,832	0.5		15,419,984	0.0	16,651,937	8.0
All other investments		113,318,415	129,396,209	14.2		116,726,946	-9.8	125,951,310	7.9
<b>TOTAL OTHER INVESTMENTS</b>		130,374,060	146,501,037	12.4		133,831,926	-8.6	144,480,543	8.0
<b>DEPOSITS</b>									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		N/A	N/A			N/A		N/A	614,101,044
<b>INVESTMENT MATURITY DISTRIBUTION</b>									
Total Investments < 1 yr		559,079,416	747,803,905	33.8		1,015,565,594	35.8	710,411,717	-30.0
Total Investments 1-3 yrs		991,833,842	1,004,559,431	1.3		1,368,588,062	36.2	1,159,803,934	-15.3
Total Investments 3-5 yrs		789,618,924	528,472,823	-33.1		588,594,297	11.4	1,355,515,637	130.3
Total Investments 5-10 yrs		140,308,611	201,027,254	43.3		490,880,306	144.2	929,488,890	89.4
Total Investments > 10 yrs		6,544,061	4,479,131	-31.6		16,669,431	272.2	51,350,533	208.1
<b>TOTAL INVESTMENTS</b>		2,487,384,854	2,486,342,544	0.0		3,480,297,690	40.0	4,206,570,711	20.9
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LIQUIDITY - CONTINGENT LIABILITIES AND SOURCES OF FUNDS										
<a href="#">Return to cover</a>		For Charter :	N/A							
06/07/2022		Count of CU :	91							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:							
		Count of CU in Peer Group :	N/A							
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
BORROWING ARRANGEMENTS										
Line Of Credit Limit										
Corporate Credit Unions	310,341,000	314,963,300	1.5	324,348,000	3.0	345,301,100	6.5	350,751,000	1.6	
Natural Person Credit Unions	6,000,000	0	-100.0	0	N/A	0	N/A	0	N/A	
Federal Home Loan Bank	N/A	N/A		N/A		N/A		#####		
Other Sources	1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	228,845,575	-91.2	
Total Line of Credit Limit	1,960,730,193	2,172,713,068	10.8	2,611,906,704	20.2	2,958,262,244	13.3	#####	-35.4	
Draws Against Line of Credit										
Corporate Credit Unions	8,782,576	1,322,305	-84.9	0	-100.0	0	N/A	3,743,976	N/A	
Natural Person Credit Unions	782,789	0	-100.0	0	N/A	0	N/A	0	N/A	
Federal Home Loan Bank	39,190,000	9,965,665	-74.6	0	-100.0	0	N/A	59,224,000	N/A	
Other Sources	3,900,934	3,879,333	-0.6	4,690,940	20.9	500,000	-89.3	1,021,839	104.4	
Total Draws Against Lines of Credit	52,656,299	15,167,303	-71.2	4,690,940	-69.1	500,000	-89.3	63,989,815	#####	
Outstanding Term & Other Borrowings										
Corporate Credit Unions	0	2,000,000	N/A	0	-100.0	0	N/A	0	N/A	
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A	
Federal Home Loan Bank	376,443,300	403,989,230	7.3	436,113,848	8.0	322,233,391	-26.1	302,559,462	-6.1	
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	123,604,732	N/A	
Federal Reserve Bank	5,000	0	-100.0	0	N/A	0	N/A	0	N/A	
Paycheck Protection Program Lending Facility	N/A	N/A		0		0	N/A	0	N/A	
Other Sources	255,105	231,773	-9.1	402,813	73.8	182,967	-54.6	176,658	-3.4	
Total Outstanding Term & Other Borrowings	376,703,405	406,221,003	7.8	436,516,661	7.5	322,416,358	-26.1	426,340,852	32.2	
Assets Pledged to Secure all Outstanding Borrowings	1,856,055,172	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923	9.2	#####	-23.5	
Amount of Borrowings Callable by Lender	0	0	N/A	129,849,637	N/A	0	-100.0	0	N/A	
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A		N/A		N/A		268,594,401		
Number of FHLB Members	27	27	0.0	29	7.4	29	0.0	29	0.0	
BORROWING MATURITY DISTRIBUTION										
< 1 Year	140,094,630	80,426,244	-42.6	98,379,490	22.3	142,330,980	44.7	132,176,083	-7.1	
1 - 3 Years	78,773,205	159,314,747	102.2	206,767,830	29.8	99,334,261	-52.0	101,249,409	1.9	
> 3 Years	217,584,090	193,403,888	-11.1	140,389,927	-27.4	86,765,801	-38.2	83,564,120	-3.7	
Total	436,451,925	433,144,879	-0.8	445,537,247	2.9	328,431,042	-26.3	316,989,612	-3.5	
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			Supplemental Information						
<a href="#">Return to cover</a>			For Charter : N/A						
06/07/2022			Count of CU : 91						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group : N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Mar-2022	% Chg
<b>GRANTS</b>									
Amount of Grants Awarded to your credit union, YTD	1,022,186	269,729	-74	1,721,657	538	6,002,686	249	10,000	-100
Amount of Grants Received by your credit union, YTD	3,532,076	209,702	-94	816,900	290	3,843,873	371	1,178,825	-69
<b>EMPLOYEES:</b>									
Number of Full-Time Employees	3,966	4,115	4	4,243	3	4,209	-1	4,325	3
Number of Part-Time Employees	340	287	-16	269	-6	236	-12	226	-4
<b>BRANCHES:</b>									
Number of CU Branches	322	324	1	318	-2	319	0	314	-2
Number of CUs Reporting Shared Branches	31	29	-6	29	0	27	-7	27	0
Plan to add new branches or expand existing facilities	15	19	27	17	-11	13	-24	11	-15
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	61,102,640	1
CUSO Loans	9,999,994	6,936,811	-31	3,584,109	-48	3,580,772	0	3,889,959	9
Aggregate Cash Outlays in CUSO	22,593,065	31,501,582	39	31,321,987	-1	32,662,205	4	32,591,150	0
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
International Remittances	20	20	0	21	5	23	10	23	0
Number of International Remittances Originated YTD	4,461	4,250	-5	3,800	-11	4,546	20	1,293	-72
Low Cost Wire Transfers	73	72	-1	70	-3	67	-4	68	1
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations	19,237,034	22,413,114	17	22,665,750	1	25,717,875	13	26,908,140	5
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	51	48	-6	42	-13	45	7	45	0
Vendor On-Line Service Bureau	43	45	5	48	7	46	-4	46	0
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Services Offered Electronically</b>									
Member Application	42	43	2	43	0	44	2	44	0
New Loan	50	49	-2	50	2	50	0	50	0
New Share Account	26	27	4	29	7	30	3	31	3
Loan Payments	73	72	-1	72	0	71	-1	71	0
Account Aggregation	18	17	-6	16	-6	14	-13	14	0
e-Statements	73	71	-3	70	-1	69	-1	69	0
External Account Transfers	35	35	0	37	6	39	5	39	0
Merchant Processing Services	7	9	29	8	-11	8	0	8	0
Remote Deposit Capture	41	46	12	50	9	52	4	53	2
Bill Payment	63	63	0	63	0	60	-5	61	2
Download Account History	69	67	-3	66	-1	65	-2	66	2
Electronic Signature Authentication/Certification	32	34	6	35	3	39	11	40	3
Mobile Payments	31	34	10	38	12	40	5	41	3
<b>Type(s) of services offered:</b>									
Informational Website	N/A	N/A		N/A		52		56	8
Mobile Application	N/A	N/A		N/A		46		51	11
Online Banking	N/A	N/A		N/A		50		55	10
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06/07/2022

CU Name: N/A

Peer Group: N/A

# Graphs 1

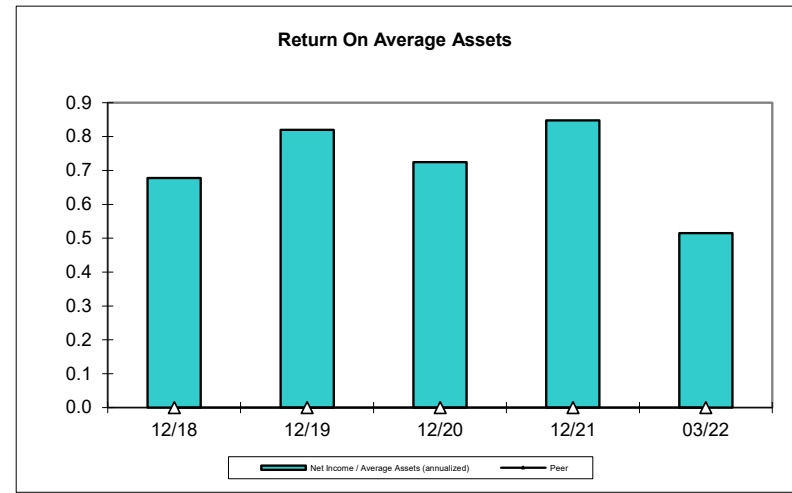
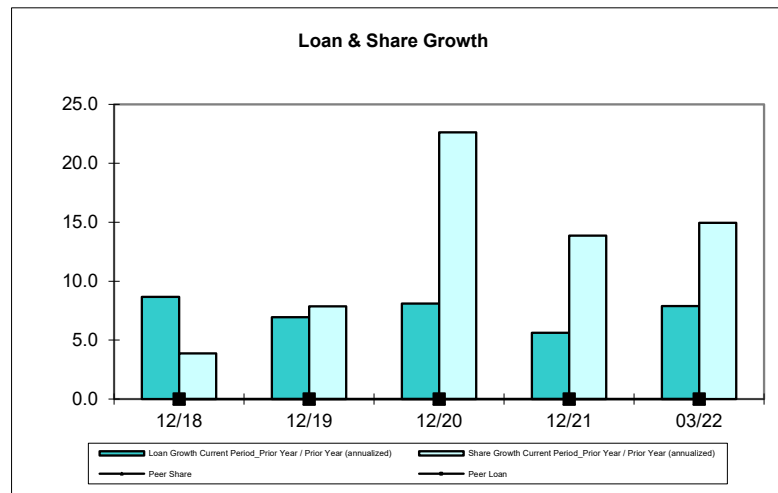
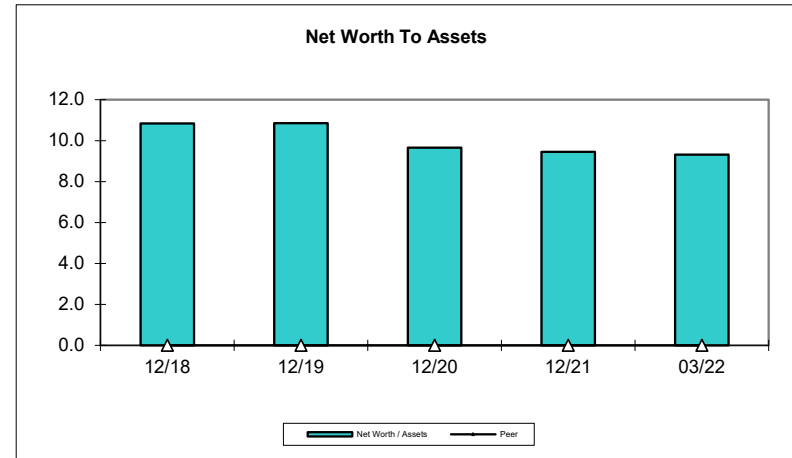
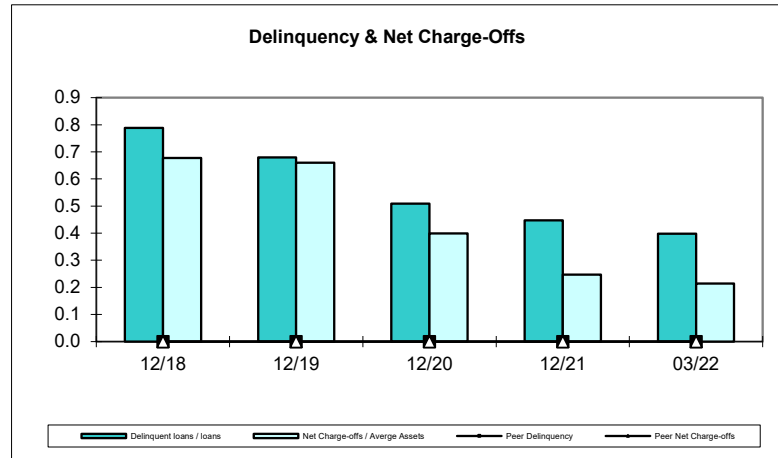
For Charter : N/A

Count of CU : 91

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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06/07/2022

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

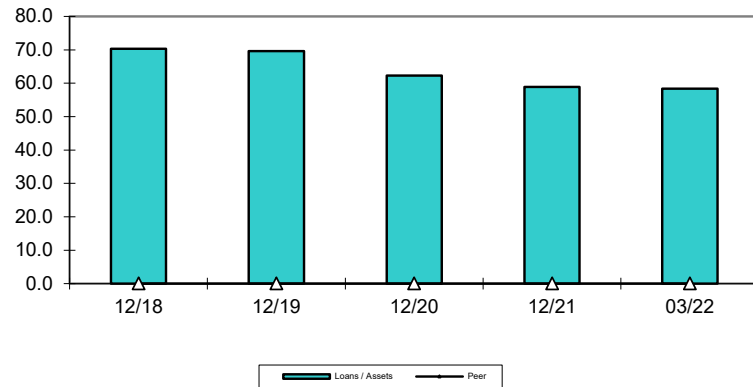
Count of CU : 91

Asset Range : N/A

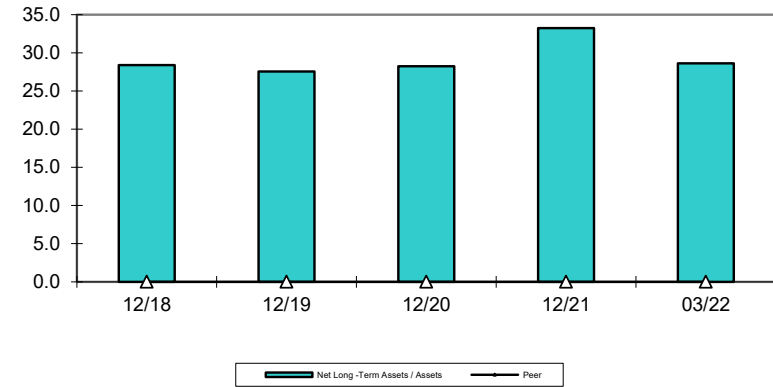
Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A

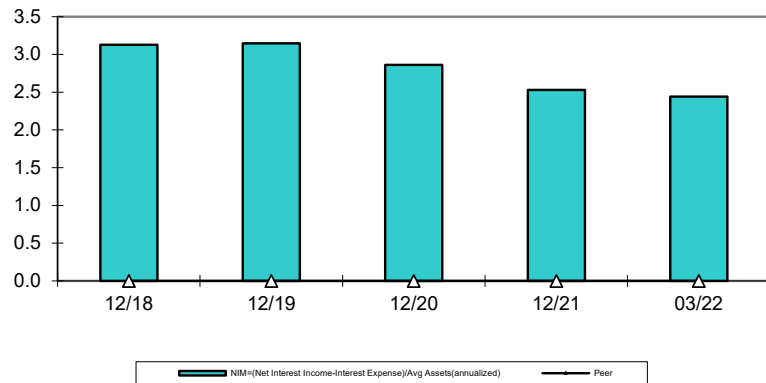
Loans To Assets



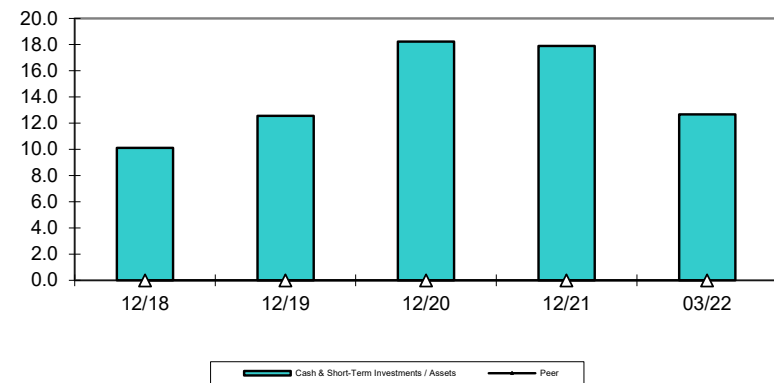
Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets



Cycle Date: June-2022  
Run Date: 09/26/2022  
Interval: Annual  
Validated

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- 2 [Key Ratios](#)
- 3 [Supplemental Ratios](#)
- 4 [Historical Ratios](#)
- 5 [Assets](#)
- 6 [Liabilities, Shares & Equity](#)
- 7 [Income Statement](#)
- 8 [Loans](#)
- 9 [Delinquent Loan Information 1](#)
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- 11 [Delinquent Real Estate Loans](#)
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(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)

(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Count of CU : 91  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:

N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.

Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
<a href="#">Return to cover</a>			For Charter :	N/A					
09/26/2022			Count of CU :	91					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
	Count of CU in Peer Group :				N/A				
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	858,012,984	1,150,566,834	34.1	2,315,065,382	101.2	2,942,101,722	27.1	2,938,943,550	-0.1
<a href="#">Total Investments</a>	2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	4,199,214,778	-0.2
Loans Held for Sale	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	39,321,740	-82.4
<a href="#">Total Loans</a>	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	13,048,290,692	8.6
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(86,574,260)	1.6
Land And Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	410,085,541	1.9
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	68,430,197	0.7
NCUSIF Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	167,544,357	3.3
All Other Assets	350,443,285	391,113,434	11.6	495,473,774	26.7	478,488,223	-3.4	588,646,079	23.0
<a href="#">TOTAL ASSETS</a>	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,373,902,674	4.7
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	271,935,332	6.8
Accrued Dividends & Interest Payable on Shares & Deposits	14,436,129	17,572,909	21.7	16,752,124	-4.7	15,431,309	-7.9	10,142,355	-34.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	832,244,683	155.3
<a href="#">Total Shares &amp; Deposits</a>	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,573,881,485	3.4
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,688,203,855	6.1
Undivided Earnings	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,522,324,303	-0.7
Other Reserves	242,171,197	296,780,486	22.5	328,293,660	10.6	320,473,167	-2.4	163,374,516	-49.0
TOTAL EQUITY	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,685,698,819	-9.0
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,373,902,674	4.7
INCOME & EXPENSE									
Interest Income*	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	304,956,237	6.4
Interest Expense*	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	38,236,951	-8.4
Net Interest Income*	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	266,719,286	8.9
Provision for Loan/Lease Losses or Total Credit Loss Expense*	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	15,196,208	24.2
Non-Interest Income*	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,807	12.4	173,578,015	-17.1
Non-Interest Expense*	579,019,809	619,563,308	7.0	669,789,478	8.1	719,972,810	7.5	374,960,505	4.2
NET INCOME (LOSS)*	93,092,230	119,355,317	28.2	120,998,248	1.4	163,953,483	35.5	50,140,588	-38.8
TOTAL CU's	99	97	-2.0	94	-3.1	91	-3.2	91	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

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		<b>Supplemental Ratios**</b>			
<a href="#">Return to cover</a>		<b>For Charter :</b> N/A			
<b>09/26/2022</b>		<b>Count of CU :</b> 91			
<b>CU Name:</b> N/A		<b>Asset Range :</b> N/A			
<b>Peer Group:</b> N/A		<b>Criteria :</b> Region: Nation * Peer Group: All *			
		<b>Count of CU in Peer Group :</b> N/A			
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>Dec-2020</b>	<b>Dec-2021</b>	<b>Jun-2022</b>
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.73	158.03
<b><u>REAL ESTATE LOAN DELINQUENCY</u></b> <sup>1</sup>					
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	1.69	1.63	0.94	1.00	0.70
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	0.69	0.59	0.40	0.41	0.29
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.65	25.44
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.68
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	5.06
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.57
Total Commercial Loans / Total Assets <sup>2</sup>	2.94	3.49	3.45	3.57	3.93
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	0.29	0.81	1.67
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
Total Fixed Rate Real Estate / Total Assets	15.49	16.00	18.18	16.69	15.06
Total Fixed Rate Real Estate / Total Loans	22.03	22.97	29.20	28.36	24.67
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	26.96	32.66	46.17	37.89	22.40
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	59.02	61.51	63.26	65.60	75.62
Interest Only & Payment Option First & Other RE / Total Assets	0.74	0.74	0.57	0.61	0.19
Interest Only & Payment Option First & Other RE / Net Worth	6.82	6.84	5.90	6.43	2.00
<b><u>MISCELLANEOUS RATIOS</u></b>					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.80
Unused Commitments / Cash & ST Investments	149.11	117.53	76.61	73.54	95.39
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70	34.67	33.91	35.22
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
<sup>1</sup> Beginning with March 2022, Commercial real estate loans are no longer reported with the non-commercial real estate loans.					
<sup>2</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.					
				<b>3. Supplemental Ratios</b>	

		Historical Ratios <sup>3</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
09/26/2022		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A				Dec-2021			Jun-2022	
		Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Jun-2022	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters		N/A	0	0	0	N/A	N/A	1	N/A	N/A
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>		N/A	10.85	9.65	9.45	N/A	N/A	9.27	N/A	N/A
Solvency Evaluation (Estimated)		112.18	112.46	110.99	110.33	N/A	N/A	109.09	N/A	N/A
Classified Assets (Estimated) / Net Worth		5.41	4.52	5.10	4.41	N/A	N/A	4.37	N/A	N/A
<b>ASSET QUALITY</b>										
Net Charge-Offs / Average Loans*		0.68	0.66	0.40	0.25	N/A	N/A	0.22	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		98.02	100.67	101.59	99.90	N/A	N/A	92.15	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		-1.86	0.21	1.16	-1.03	N/A	N/A	-6.79	N/A	N/A
Delinquent Loans / Assets		0.55	0.47	0.32	0.26	N/A	N/A	0.26	N/A	N/A
<b>EARNINGS</b>										
Gross Income/Average Assets*		5.94	6.13	5.67	5.03	N/A	N/A	4.79	N/A	N/A
Yield on Average Loans * <sup>1</sup>		4.77	4.91	4.70	4.42	N/A	N/A	4.25	N/A	N/A
Yield on Average Investments*		1.97	2.31	1.49	0.79	N/A	N/A	1.04	N/A	N/A
Fee & Other Op.Income / Avg. Assets *		2.18	2.15	2.16	2.07	N/A	N/A	1.87	N/A	N/A
Cost of Funds / Avg. Assets*		0.63	0.83	0.65	0.43	N/A	N/A	0.37	N/A	N/A
Net Margin / Avg. Assets*		5.31	5.29	5.02	4.60	N/A	N/A	4.42	N/A	N/A
Net Interest Margin/Avg. Assets*		3.13	3.15	2.86	2.53	N/A	N/A	2.55	N/A	N/A
Non-Interest Expense/Gross Income		71.03	69.49	70.80	73.94	N/A	N/A	74.97	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets		3.10	3.21	2.73	2.49	N/A	N/A	2.26	N/A	N/A
Net Operating Exp. /Avg. Assets*		3.24	3.33	3.32	3.07	N/A	N/A	2.97	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets		28.38	27.57	28.24	33.24	N/A	N/A	32.33	N/A	N/A
Reg. Shares / Total Shares & Borrowings		33.41	31.99	33.95	36.26	N/A	N/A	36.29	N/A	N/A
Total Loans / Total Shares		82.49	81.79	72.10	66.88	N/A	N/A	70.25	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets		94.97	95.10	95.90	96.67	N/A	N/A	97.38	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs		53.08	51.91	55.93	59.08	N/A	N/A	58.39	N/A	N/A
Borrowings / Total Shares & Net Worth		3.25	2.99	2.54	1.65	N/A	N/A	4.05	N/A	N/A
<b>PRODUCTIVITY</b>										
Members / Potential Members		4.57	4.44	4.49	4.49	N/A	N/A	4.37	N/A	N/A
Borrowers / Members		49.45	49.95	64.94	146.57	N/A	N/A	185.20	N/A	N/A
Members / Full-Time Empl.		364.55	360.32	359.26	368.35	N/A	N/A	362.59	N/A	N/A
Avg. Shares Per Member		\$7,911	\$8,384	\$10,032	\$11,272	N/A	N/A	\$11,452	N/A	N/A
Avg. Loan Balance		\$13,198	\$13,729	\$11,138	\$5,144	N/A	N/A	\$4,344	N/A	N/A
Salary And Benefits / Full-Time Empl.*		\$70,186	\$71,965	\$76,694	\$83,849	N/A	N/A	\$83,561	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1/</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
<sup>2/</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>3/</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
										<b>4. Historical Ratios</b>



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		<b>Liabilities, Shares &amp; Equity</b>							
<a href="#">Return to cover</a>									
09/26/2022									
CU Name: N/A									
Peer Group: N/A									
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022 % Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>3</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	271,935,332	6.8
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	10142355	-34.3
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	832,244,683	155.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	N/A	0		0	N/A	0	N/A	0	N/A
<b>SHARES AND DEPOSITS</b>									
Share Drafts	2,431,507,210	2,649,925,821	9.0	3,565,896,436	34.6	4,175,177,724	17.1	4,287,041,544	2.7
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	7,043,293,778	6.2
Money Market Shares	2,756,387,263	2,950,187,599	7.0	3,719,331,051	26.1	4,392,012,123	18.1	4,534,539,436	3.2
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	1,665,822,368	-5.6
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	861,730,514	-0.2
All Other Shares <sup>1</sup>	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	78,374,612	18.4
Non-Member Deposits	51,706,164	78,947,541	52.7	75,079,034	-4.9	70,913,371	-5.5	103,079,233	45.4
<b>TOTAL SHARES AND DEPOSITS</b>	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,573,881,485	3.4
<b>TOTAL LIABILITIES<sup>4</sup></b>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,688,203,855	6.1
<b>EQUITY:</b>									
Undivided Earnings <sup>6</sup>	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,515,115,736	-1.1
Other Reserves	288,422,581	312,528,626	8.4	339,125,714	8.5	369,606,630	9.0	429,916,661	16.3
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	50,795	0.0	17,975	-64.6
Equity Acquired in Merger	17,259,153	20,435,233	18.4	20,687,868	1.2	23,283,740	12.5	24,358,797	4.6
Noncontrolling Interest in Consolidated Subsidiaries	1,188,831	1,180,460	-0.7	1,420,931	20.4	1,188,488	-16.4	0	-100.0
Accumulated Unrealized G/L on Cash Flow Hedges	213,646	-571,964	-367.7	-1,132,233	-98.0	85,091	107.5	2,103,498	2,372.1
Accumulated Unrealized G/L on AFS Securities	-32,547,230	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	-11,271	N/A	0	100.0
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	N/A	3,399,942		28,247,830	730.8	-32,459,619	-214.9	-251,536,362	-674.9
Other Comprehensive Income	-32,416,579	-40,242,606	-24.1	-60,107,245	-49.4	-41,270,687	31.3	-41,486,053	-0.5
Net Income	0	0	N/A	0	N/A	0	N/A	7,208,567	N/A
<b>EQUITY TOTAL</b>	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,685,698,819	-9.0
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,373,902,674	4.7
<b>TOTAL NET WORTH</b>	1,518,222,748	1,640,409,277	8.0	1,763,983,145	7.5	1,930,294,501	9.4	1,982,351,872	2.7
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and Non-Trading Derivative Liabilities"									
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								<b>6. LiabShEquity</b>	

			Income Statement*						
<a href="#">Return to cover</a>			For Charter : N/A						
09/26/2022			Count of CU : 91						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group : N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
<b>INTEREST INCOME YEAR-TO-DATE</b>									
Interest on Loans	450,775,175	502,842,540	11.6	519,517,351	3.3	524,200,894	0.9	269,321,682	2.8
Less Interest Refund	(467,217)	(547,749)	17.2	(454,466)	-17.0	(457,041)	0.6	(125,276)	-45.2
Income from Investments	65,265,196	74,915,789	14.8	54,634,098	-27.1	49,446,902	-9.5	35,758,571	44.6
Other Interest Income <sup>1</sup>	0	1,886,143	N/A	12,244,594	549.2	N/A		1,260	
<b>TOTAL INTEREST INCOME</b>	<b>515,573,154</b>	<b>579,096,723</b>	<b>12.3</b>	<b>585,941,577</b>	<b>1.2</b>	<b>573,190,755</b>	<b>-2.2</b>	<b>304,956,237</b>	<b>6.4</b>
<b>INTEREST EXPENSE YEAR-TO-DATE</b>									
Dividends	60,217,978	86,474,939	43.6	77,041,198	-10.9	58,724,890	-23.8	26,962,921	-8.2
Interest on Deposits	15,493,667	22,756,506	46.9	20,470,017	-10.0	15,085,898	-26.3	6,608,200	-12.4
Interest on Borrowed Money	10,333,393	11,864,371	14.8	10,875,454	-8.3	9,689,886	-10.9	4,665,830	-3.7
<b>TOTAL INTEREST EXPENSE</b>	<b>86,045,038</b>	<b>121,095,816</b>	<b>40.7</b>	<b>108,386,669</b>	<b>-10.5</b>	<b>83,500,674</b>	<b>-23.0</b>	<b>38,236,951</b>	<b>-8.4</b>
<b>NET INTEREST INCOME</b>	<b>429,528,116</b>	<b>458,000,907</b>	<b>6.6</b>	<b>477,554,908</b>	<b>4.3</b>	<b>489,690,081</b>	<b>2.5</b>	<b>266,719,286</b>	<b>8.9</b>
Provision for Loan & Lease Losses or Total Credit Loss Expense	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	15,196,208	24.2
<b>NON-INTEREST INCOME YEAR-TO-DATE</b>									
Fee Income	134,379,728	135,042,523	0.5	115,954,272	-14.1	125,327,010	8.1	64,529,677	3.0
Other Income	165,196,370	177,458,000	7.4	244,168,705	37.6	275,223,812	12.7	130,645,360	-5.1
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	N/A	1,860		220,311	11,744.7	11,333,102	5,044.1	-24,916,113	-539.7
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	N/A	12,622,918		4,015,688	-68.2	3,253,244	-19.0	92,994	-94.3
Gain (Loss) on Derivatives	334	5,849,973	#####	6,564,646	12.2	723,489	-89.0	-1,063,725	-394.1
Gain (Loss) on Disposition of Fixed Assets	-3,297,718	1,800,200	154.6	-538,302	-129.9	-869,182	-61.5	117,014	126.9
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		N/A		1,899,270	
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		N/A		18,256	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	145,618	N/A	0	-100.0
Other Non-interest Income	12,569,515	6,115,471	-51.3	2,008,815	-67.2	3,574,714	78.0	2,255,282	26.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>308,848,229</b>	<b>338,890,945</b>	<b>9.7</b>	<b>372,394,135</b>	<b>9.9</b>	<b>418,711,807</b>	<b>12.4</b>	<b>173,578,015</b>	<b>-17.1</b>
<b>NON-INTEREST EXPENSE YEAR-TO-DATE</b>									
Employee Compensation & Benefits	290,288,984	306,462,354	5.6	335,727,716	9.5	362,815,194	8.1	186,883,473	3.0
Travel, Conference Expense	5,473,314	5,769,374	5.4	4,445,052	-23.0	4,289,370	-3.5	2,429,957	13.3
Office Occupancy	38,994,024	41,372,126	6.1	43,330,443	4.7	45,588,061	5.2	23,018,629	1.0
Office Operation Expense	113,327,931	120,725,503	6.5	127,630,490	5.7	134,328,113	5.2	69,976,282	4.2
Educational and Promotion	20,259,834	26,559,082	31.1	27,709,105	4.3	32,725,062	18.1	17,644,215	7.8
Loan Servicing Expense	40,472,792	41,551,900	2.7	47,572,883	14.5	53,055,913	11.5	27,255,286	2.7
Professional, Outside Service	43,243,927	47,027,923	8.8	51,792,528	10.1	56,759,534	9.6	31,033,783	9.4
Member Insurance	133,272	144,485	8.4	162,612	12.5	93,113	-42.7	89,317	91.8
Operating Fees	1,723,365	1,919,248	11.4	1,904,075	-0.8	1,863,283	-2.1	918,557	-1.4
Miscellaneous Non-Interest Expense	25,102,366	28,031,313	11.7	29,514,574	5.3	28,455,167	-3.6	15,711,006	10.4
<b>TOTAL NON-INTEREST EXPENSE</b>	<b>579,019,809</b>	<b>619,563,308</b>	<b>7.0</b>	<b>669,789,478</b>	<b>8.1</b>	<b>719,972,810</b>	<b>7.5</b>	<b>374,960,505</b>	<b>4.2</b>
<b>NET INCOME (LOSS)</b>	<b>93,092,230</b>	<b>119,355,317</b>	<b>28.2</b>	<b>120,998,248</b>	<b>1.4</b>	<b>163,953,483</b>	<b>35.5</b>	<b>50,140,588</b>	<b>-38.8</b>
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.							<b>7.IncExp</b>		

			Loans						
<a href="#">Return to cover</a>			For Charter :	N/A					
09/26/2022			Count of CU :	91					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					

	Delinquent Loan Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
09/26/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	117,049,704	124,061,856	6.0	84,157,272	-32.2	88,612,277	5.3	89,093,854	0.5
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		23,561,645	
90 to 179 Days Delinquent <sup>1</sup>	61,384,395	54,830,599	-10.7	45,224,957	-17.5	42,729,157	-5.5	20,369,833	-52.3
180 to 359 Days Delinquent	10,319,086	11,247,026	9.0	7,652,710	-32.0	5,934,970	-22.4	7,330,643	23.5
> = 360 Days Delinquent	5,844,932	5,439,618	-6.9	5,011,554	-7.9	4,992,483	-0.4	3,521,933	-29.5
Total Delinquent Loans - All Types (> = 60 Days)	77,548,413	71,517,243	-7.8	57,889,221	-19.1	53,656,610	-7.3	54,784,054	2.1
% Delinquent Loans / Total Loans	0.79	0.68	-13.8	0.51	-25.1	0.45	-12.3	0.42	-6.0
Amount of Loans in Non-Accrual Status	N/A	80,572,848		31,816,809	-60.5	30,275,991	-4.8	27,973,733	-7.6
COMMERCIAL LOAN DELINQUENCY RATIOS <sup>1</sup>									
% Comm Lns > = 30 Days Delinquent	2	2	-18.7	1	-37.2	1	23.6	1	-32.1
% Comm Lns > = 60 Days Delinquent	1	1	-35.2	0	-78.6	1	357.8	1	-21.4
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	4,937,969	4,452,833	-9.8	3,293,500	-26.0	3,297,298	0.1	6,687,479	102.8
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,602,305	
90 to 179 Days Delinquent <sup>1</sup>	4,451,553	4,396,823	-1.2	3,334,923	-24.2	2,791,513	-16.3	2,089,235	-25.2
180 to 359 Days Delinquent	392,039	300,278	-23.4	151,295	-49.6	39,554	-73.9	92,057	132.7
> = 360 Days Delinquent	14,657	88,309	502.5	91,674	3.8	58,533	-36.2	48,633	-16.9
Total Delinquent Credit Card Lns (> = 60 Days)	4,858,249	4,785,410	-1.5	3,577,892	-25.2	2,889,600	-19.2	3,832,230	32.6
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.04	1.01	-2.7	0.83	-17.6	0.70	-16.0	0.93	32.4
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	721,294	345,615	-52.1	320,685	-7.2	498,091	55.3	549,623	10.3
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		83,752	
90 to 179 Days Delinquent <sup>1</sup>	539,953	352,621	-34.7	404,847	14.8	50,543	-87.5	20,997	-58.5
180 to 359 Days Delinquent	1,680	10,145	503.9	0	-100.0	1,434	N/A	11,268	685.8
> = 360 Days Delinquent	18,338	0	-100.0	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	559,971	362,766	-35.2	404,847	11.6	51,977	-87.2	116,017	123.2
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.99	0.76	-23.2	0.89	18.1	0.12	-86.1	0.28	124.3
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	

	Delinquent Loan Information (continued)								
<a href="#">Return to cover</a>		For Charter :	N/A						
09/26/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :	N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,076,486	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,162,842	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,471,102	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		201,605	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		83,208	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		2,918,757	
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	0	0	N/A	0	N/A	0	N/A	1	N/A
New Vehicle Loans									
30 to 59 Days Delinquent	17,144,506	16,255,880	-5.2	10,768,591	-33.8	9,790,168	-9.1	11,369,627	16.1
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		2,255,875	
90 to 179 Days Delinquent <sup>1</sup>	7,710,929	6,903,799	-10.5	5,367,942	-22.2	4,370,772	-18.6	1,783,499	-59.2
180 to 359 Days Delinquent	1,164,607	744,085	-36.1	612,624	-17.7	625,186	2.1	660,862	5.7
> = 360 Days Delinquent	245,922	124,105	-49.5	162,067	30.6	217,598	34.3	64,159	-70.5
Total Del New Vehicle Lns (> = 60 Days)	9,121,458	7,771,989	-14.8	6,142,633	-21.0	5,213,556	-15.1	4,764,395	-8.6
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	1	1	-16.0	0	-18.7	0	-17.2	0	-20.2
Used Vehicle Loans									
30 to 59 Days Delinquent	45,905,226	46,596,833	1.5	34,582,296	-25.8	35,273,953	2.0	41,325,951	17.2
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		10,923,523	
90 to 179 Days Delinquent <sup>1</sup>	20,735,621	21,111,749	1.8	17,601,113	-16.6	15,777,789	-10.4	8,038,564	-49.1
180 to 359 Days Delinquent	4,819,628	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7	3,139,939	51.5
> = 360 Days Delinquent	820,952	359,953	-56.2	561,285	55.9	206,197	-63.3	303,415	47.1
Total Del Used Vehicle Lns (> = 60 Days)	26,376,201	24,686,055	-6.4	20,991,316	-15.0	18,056,985	-14.0	22,405,441	24.1
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	1	1	-12.3	1	-19.1	0	-23.9	1	11.9
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	1	1	-13.0	1	-18.6	0	-22.0	0	4.4
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,773,565	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		632,508	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		739,415	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		709,375	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		62,774	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		2,144,072	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0	
Outstanding balances of loans affected by bankruptcy claims	40,087,290	38,299,780	-4.5	27,104,262	-29.2	18,359,436	-32.3	59,582,440	224.5
Outstanding Troubled Debt Restructured loans	57,173,400	55,497,697	-2.9	50,764,058	-8.5	37,124,070	-26.9	37,922,457	2.2
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.						10. Delinquent Loans (con't)			

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>								
<a href="#">Return to cover</a>		For Charter :	N/A					
09/26/2022		Count of CU :	91					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally					
		Count of CU in Peer Group :	N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022 % Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>								
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>								
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		15,309,161
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		4,207,034
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		2,904,093
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		1,801,721
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		1,618,572
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		10,531,420
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A		N/A		N/A		0
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>								
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,438,920
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		823,922
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		991,692
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		515,136
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		945,420
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		3,276,170
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	N/A	N/A		N/A		N/A		0
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>								
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,048,710
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		63,546
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		62,910
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		174,767
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		N/A		N/A		301,223
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		N/A		N/A		0
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<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.

11. Delinquent RE Loans

[illegible]



		Delinquent Commercial Loans							
<a href="#">Return to cover</a>		For Charter : N/A							
09/26/2022		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>									
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		0	
<b>Loans to finance agricultural production and other loans to farmers</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		N/A		0	
<b>Commercial and Industrial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		151,810	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		173,098	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		809,527	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		21,497	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,004,122	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		N/A		1	
<b>Unsecured Commercial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		363,190	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		308,815	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		784,114	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		2,416	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,095,345	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		N/A		144	
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		N/A		0	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		N/A		0	
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								13. Del Comm Loans (con't)	

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	Indirect and Participation Lending							
<a href="#">Return to cover</a>								
09/26/2022								
CU Name: N/A								
Peer Group: N/A								
	Criteria : Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022 % Chg
<b>INDIRECT LOANS OUTSTANDING</b>								
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		3,066,011,270
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		74,772,033
Commercial Indirect Loans	N/A	N/A		N/A		N/A		10,122,701
All Other Indirect Loans	N/A	N/A		N/A		N/A		169,134,893
<b>Total Outstanding Indirect Loans</b>	2,474,281,167	2,542,337,567	2.8	2,633,574,100	3.6	2,842,084,821	7.9	3,320,040,897 16.8
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.65	2.2	25.44 7.6
<b>DELINQUENT INDIRECT LOANS</b>								
Total Delinquent Indirect Lns (>= 60 Days)	23,327,045	20,208,644	-13.4	19,125,928	-5.4	16,943,484	-11.4	19,927,714 17.6
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.9	0.60 0.7
<b>INDIRECT LOAN LOSSES</b>								
Indirect Loans Charged Off*	25,615,797	25,132,757	-1.9	18,670,660	-25.7	12,376,940	-33.7	6,828,786 10.3
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,501,775	5.3	3,023,498 34.3
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,875,165	-45.3	3,805,288 -3.4
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.3	0.25 -14.1
<b>LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23</b>								
<b>LOANS PURCHASED</b>								
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	37,000,345 210.5
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	28,400,044 50.9
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	369.0	0.29	-11.4	0.81	180.7	1.67 105.8
<b>LOANS SOLD Year-to-date</b>								
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	69,299,158 154.6
First mortgage loans sold on the secondary market	803,633,183	1,157,198,144	44.0	2,149,578,745	85.8	1,938,111,817	-9.8	738,396,531 -61.9
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	173,935,814 -48.6
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		629,898,507
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0
<b>OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED</b>	3,934,360,190	4,254,913,097	8.1	4,555,414,053	7.1	4,752,192,282	4.3	4,997,949,596 5.2
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>								
Consumer	41,693,507	65,286,465	56.6	98,832,555	51.4	222,526,784	125.2	N/A
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		422,740,272
Non-Federally Guaranteed Student Loans	24,191,510	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.0	8,788,534 17.8
1- to 4-Family Residential Property	69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	112,540,942 43.7
Commercial Loans (excluding Construction & Development)	46,318,812	72,572,545	56.7	84,951,534	17.1	97,226,567	14.4	141,202,181 45.2
Commercial Construction & Development	5,923,111	4,183,187	-29.4	15,108,866	261.2	28,415,750	88.1	39,990,429 40.7
All Other Participation Loans	52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4	16,482,829 -89.5
<b>TOTAL PARTICIPATIONS LOANS OUTSTANDING</b>	240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5	741,745,187 24.1
Participation Loans Outstanding / Total Loans %	2.44	2.94	20.3	3.59	22.0	4.98	38.7	5.68 14.2
<b>LOAN PARTICIPATIONS PURCHASED</b>								
Participation Loans Purchased*	52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	198,395,381 21.5
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.09	2.48	127.2	2.58	4.1	4.31	67.0	5.06 17.5
<b>LOAN PARTICIPATIONS SOLD</b>								
Participation Loans Sold YTD*	66,569,875	74,360,468	11.7	67,125,330	-9.7	38,669,155	-42.4	61,362,112 217.4
%Participation Loans Sold YTD / Total Assets**	0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.57 203.1
<b>DELINQUENT- PARTICIPATION LOANS</b>								
Delinquent Participation Loans Purchased Under 701.22	1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	607,278 36.1
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0
Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.10
<b>LOAN LOSSES - PARTICIPATION LOANS</b>								
Participation Loans Charged Off*	3,992,270	983,393	-75.4	1,036,524	5.4	831,561	-19.8	841,372 102.4
Participation Loans Recovered*	83,637	157,924	88.8	158,059	0.1	386,037	144.2	531,520 175.4
Participation Loan Net Charge Offs *	3,908,633	825,469	-78.9	878,465	6.4	445,524	-49.3	309,852 39.1
Participation Loans Net Charge Offs / Avg Participation Loans % **	1.58	0.30	-81.0	0.24	-18.4	0.09	-63.8	0.11 21.0
* Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
							15. Indirect & Participation	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>									
09/26/2022			For Charter :	N/A					
CU Name: N/A			Count of CU :	91					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
			Count of CU in Peer Group :	N/A					
			Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg
								Jun-2022	% Chg
<b>1- to 4-Family Residential Property Loans</b>									
<b>Secured by 1st Lien</b>									
Fixed Rate > 15 years		N/A	N/A			N/A		1,797,954,669	
Fixed Rate 15 years or less		N/A	N/A			N/A		964,618,189	
Balloon/Hybrid > 5 years		N/A	N/A			N/A		226,892,942	
Balloon/Hybrid 5 years or less		N/A	N/A			N/A		241,544,804	
Adjustable Rate		N/A	N/A			N/A		347,391,700	
<b>Total Secured by 1st Lien</b>		N/A	N/A			N/A		3,578,402,304	
<b>Secured by Junior Lien</b>									
Closed-End Fixed Rate		N/A	N/A			N/A		150,213,426	
Closed-End Adjustable Rate		N/A	N/A			N/A		21,262,599	
Open-End Fixed Rate		N/A	N/A			N/A		23,368,691	
Open-End Adjustable Rate		N/A	N/A			N/A		952,414,424	
<b>Total Secured by Junior Lien</b>		N/A	N/A			N/A		1,147,259,140	
<b>All Other (Non-Commercial) Real Estate</b>									
Closed-End Fixed Rate		N/A	N/A			N/A		47,125,251	
Closed-End Adjustable Rate		N/A	N/A			N/A		25,450,246	
Open-End Fixed Rate		N/A	N/A			N/A		9,117,465	
Open-End Adjustable Rate		N/A	N/A			N/A		12,831,024	
<b>Total All Other (Non-Commercial) Real Estate</b>		N/A	N/A			N/A		94,523,986	
<b>Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate</b>		N/A	N/A			N/A		4,820,185,430	
<b>1- to 4-Family Residential Property Loans Granted YTD</b>									
<b>Secured by 1st Lien Granted YTD</b>									
Fixed Rate > 15 Years*		N/A	N/A			N/A		567,340,242	
Fixed Rate 15 Years or less*		N/A	N/A			N/A		157,084,192	
Balloon/Hybrid > 5 Years*		N/A	N/A			N/A		59,812,545	
Balloon/Hybrid 5 Years or less*		N/A	N/A			N/A		60,207,495	
Adjustable Rate*		N/A	N/A			N/A		131,987,835	
<b>Total Secured by 1st Lien Granted YTD*</b>		N/A	N/A			N/A		976,432,309	
<b>Secured by Junior Lien Granted YTD</b>									
Closed-End Fixed Rate*		N/A	N/A			N/A		52,425,556	
Closed-End Adjustable Rate*		N/A	N/A			N/A		1,740,396	
Open-End Fixed Rate*		N/A	N/A			N/A		3,698,452	
Open-End Adjustable Rate*		N/A	N/A			N/A		214,312,421	
<b>Total Secured by Junior Lien Granted YTD*</b>		N/A	N/A			N/A		272,176,825	
<b>All Other (Non-Commercial) Real Estate Granted YTD</b>									
Closed-End Fixed Rate*		N/A	N/A			N/A		35,066,423	
Closed-End Adjustable Rate*		N/A	N/A			N/A		6,838,845	
Open-End Fixed Rate*		N/A	N/A			N/A		2,625,688	
Open-End Adjustable Rate*		N/A	N/A			N/A		16,276,156	
<b>Total All Other (Non-Commercial) Real Estate Granted YTD*</b>		N/A	N/A			N/A		60,807,112	
<b>Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*</b>		N/A	N/A			N/A		1,309,416,246	
Outstanding 1- to 4-Family Residential Construction Loan	6,697,127	7,186,692	7.3	13,322,068	85.4	14,912,956	11.9	30,373,330	103.7
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		N/A		1,507,207,743	
Outstanding Interest Only & Payment Option First Mortgage Loans	19,864,349	26,149,653	31.6	19,458,963	-25.6	27,724,665	42.5	39,711,602	43.2
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.74	0.3	0.57	-23.4	0.61	6.8	0.19	-69.4
Interest Only & Payment Option First Mortgages / Net Worth %	6.82	6.84	0.2	5.90	-13.8	6.43	9.0	2.00	-68.8
* Amounts are year-to-date while the related %change ratios are annualized.									
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								16. RE Loans	

	Commercial Loan Information							
<a href="#">Return to cover</a>								
09/26/2022								
CU Name: N/A			For Charter : N/A					
Peer Group: N/A			Count of CU : 91					
			Asset Range : N/A					
			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally					
			Count of CU in Peer Group : N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022 % Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>								
Construction and Development	19,850,643	29,506,613	48.6	51,106,543	73.2	77,712,858	52.1	90,623,749 16.6
Secured by Farmland	3,526,752	4,144,261	17.5	12,728,425	207.1	16,789,096	31.9	16,739,991 -0.3
Secured by Multifamily	43,026,581	80,426,400	86.9	115,270,496	43.3	154,846,464	34.3	184,485,972 19.1
Owner Occupied, Non-Farm, Non-Residential Property	158,717,763	178,143,579	12.2	180,550,429	1.4	177,552,851	-1.7	199,315,309 12.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	148,127,417	180,080,824	21.6	211,190,050	17.3	233,574,894	10.6	256,772,723 9.9
<b>Total Real Estate Secured Commercial Loans</b>	<b>373,249,156</b>	<b>472,301,677</b>	<b>26.5</b>	<b>570,845,943</b>	<b>20.9</b>	<b>660,476,163</b>	<b>15.7</b>	<b>747,937,744 13.2</b>
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>								
Loans to finance agricultural production and other loans to farmers	782,581	862,670	10.2	889,673	3.1	248,055	-72.1	158,413 -36.1
Commercial and Industrial Loans	35,710,941	53,273,192	49.2	56,634,781	6.3	66,895,058	18.1	89,430,248 33.7
Unsecured Commercial Loans	1,138,169	1,093,495	-3.9	2,265,744	107.2	1,063,201	-53.1	761,074 -28.4
Unsecured Revolving Lines of Credit (Commercial Purpose)	939,979	438,398	-53.4	298,502	-31.9	902,218	202.2	1,037,005 14.9
<b>Total Non-Real Estate Secured Commercial Loans</b>	<b>38,571,670</b>	<b>55,667,755</b>	<b>44.3</b>	<b>60,088,700</b>	<b>7.9</b>	<b>69,108,532</b>	<b>15.0</b>	<b>91,386,740 32.2</b>
<b>TOTAL COMMERCIAL LOANS:</b>								
Commercial Loans to Members	366,954,467	474,471,166	29.3	538,121,400	13.4	610,344,727	13.4	697,355,865 14.3
Purchased Commercial Loans or Participations to Nonmembers	44,866,359	53,498,266	19.2	92,813,243	73.5	119,239,968	28.5	141,968,619 19.1
<b>Total Commercial Loans</b>	<b>411,820,826</b>	<b>527,969,432</b>	<b>28.2</b>	<b>630,934,643</b>	<b>19.5</b>	<b>729,584,695</b>	<b>15.6</b>	<b>839,324,484 15.0</b>
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>								
Construction and Development	43	52	20.9	54	3.8	83	53.7	80 -3.6
Farmland	14	16	14.3	35	118.8	47	34.3	44 -6.4
Secured by Multifamily	138	187	35.5	249	33.2	314	26.1	289 -8.0
Owner Occupied, Non-Farm, Non-Residential Property	367	395	7.6	430	8.9	421	-2.1	456 8.3
Non-Owner Occupied, Non-Farm, Non-Residential Property	302	314	4.0	363	15.6	376	3.6	408 8.5
<b>Total Number of Real Estate Secured Commercial Loans</b>	<b>864</b>	<b>964</b>	<b>11.6</b>	<b>1,131</b>	<b>17.3</b>	<b>1,241</b>	<b>9.7</b>	<b>1,277 2.9</b>
Loans to finance agricultural production and other loans to farmers	21	24	14.3	25	4.2	7	-72.0	4 -42.9
Commercial and Industrial Loans	531	672	26.6	664	-1.2	757	14.0	848 12.0
Unsecured Commercial Loans	38	38	0.0	78	105.3	22	-71.8	15 -31.8
Unsecured Revolving Lines of Credit (Commercial Purpose)	45	51	13.3	54	5.9	54	0.0	65 20.4
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	<b>635</b>	<b>785</b>	<b>23.6</b>	<b>821</b>	<b>4.6</b>	<b>840</b>	<b>2.3</b>	<b>932 11.0</b>
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>								
Number of Outstanding Commercial Loans to Members	1,349	1,640	21.6	1,802	9.9	1,863	3.4	2,013 8.1
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	109	-27.3	150	37.6	218	45.3	196 -10.1
<b>Total Number of Commercial Loans Outstanding</b>	<b>1,499</b>	<b>1,749</b>	<b>16.7</b>	<b>1,952</b>	<b>11.6</b>	<b>2,081</b>	<b>6.6</b>	<b>2,209 6.2</b>
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>	<b>411,820,826</b>	<b>527,969,432</b>	<b>28.2</b>	<b>630,934,643</b>	<b>19.5</b>	<b>729,584,695</b>	<b>15.6</b>	<b>839,324,484 15.0</b>
<b>(Total Commercial Loans / Total Assets)%</b>	<b>2.94</b>	<b>3.49</b>	<b>18.8</b>	<b>3.45</b>	<b>-1.2</b>	<b>3.57</b>	<b>3.5</b>	<b>3.93 9.9</b>
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>								
Member Commercial Loans Granted YTD*	143,632,008	217,359,822	51.3	184,883,315	-14.9	186,547,309	0.9	149,401,748 60.2
Purchased or Participation Interests to Nonmembers*	14,495,319	25,887,143	78.6	39,110,853	51.1	46,813,541	19.7	39,494,589 68.7
<b>MISCELLANEOUS LOAN INFORMATION</b>								
Agricultural Related Commercial Loans Outstanding Balance	4,309,333	5,006,931	16.2	13,618,098	172.0	17,037,151	25.1	16,898,404 -0.8
Outstanding Agricultural Related Loans - Number	35	40	14.3	60	50.0	54	-10.0	48 -11.1
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	5,630,693	12,386,299	120.0	14,823,977	19.7	15,838,863	6.8	34,648,592 337.5
Commercial Loans and Participations Sold -no servicing rights- YTD	0	1,600,000	N/A	16,425	-99.0	0	-100.0	1,277,378 N/A
<b>Total Member Business Loans - (NMBLB)</b>								
(NMBLB / Total Assets)%	3.09	3.58	16.2	3.41	-4.8	3.30	-3.3	3.65 10.7
* Amounts are year-to-date and the related % change ratios are annualized.								
								<b>17. Commercial Loans</b>

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			Investments							
<a href="#">Return to cover</a>			For Charter :	N/A						
09/26/2022			Count of CU :	91						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
			Count of CU in Peer Group :		N/A					
			Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022 % Chg
<b>INVESTMENT SECURITIES (continued)</b>										
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>										
US Government Obligations		N/A	N/A			N/A		N/A		22,987,381
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A			N/A		N/A		95,656,675
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A			N/A		N/A		265,587,512
Federal Agency Securities - Non-Guaranteed		N/A	N/A			N/A		N/A		15,095,902
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A			N/A		N/A		0
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A			N/A		N/A		0
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A			N/A		N/A		1,052,759
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A			N/A		N/A		19,793,872
All Other HTM Debt Securities at Amortized Cost		N/A	N/A			N/A		N/A		4,995,566
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>		N/A	N/A			N/A		N/A		425,169,667
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>										
US Government Obligations		N/A	N/A			N/A		N/A		22,860,310
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A			N/A		N/A		88,919,453
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A			N/A		N/A		240,293,292
Federal Agency Securities - Non-Guaranteed		N/A	N/A			N/A		N/A		14,781,376
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A			N/A		N/A		0
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A			N/A		N/A		0
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A			N/A		N/A		844,778
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A			N/A		N/A		19,074,580
All Other HTM Debt Securities at Amortized Cost		N/A	N/A			N/A		N/A		5,000,000
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>		N/A	N/A			N/A		N/A		391,773,789
Allowance for Credit Losses on HTM Debt Securities (if ASC 326 has been adopted)		N/A	0			0	N/A	0	N/A	0 N/A
<b>OTHER INVESTMENTS</b>										
Nonperpetual Capital Account		1,711,796	1,684,996	-1.6		1,684,996	0.0	1,877,296	11.4	1,338,896 -28.7
Perpetual Contributed Capital		15,343,849	15,419,832	0.5		15,419,984	0.0	16,651,937	8.0	16,285,178 -2.2
All other investments		113,318,415	129,396,209	14.2		116,726,946	-9.8	125,951,310	7.9	110,901,708 -11.9
<b>TOTAL OTHER INVESTMENTS</b>		130,374,060	146,501,037	12.4		133,831,926	-8.6	144,480,543	8.0	128,525,782 -11.0
<b>DEPOSITS</b>										
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions		N/A	N/A			N/A		N/A		679,725,237
<b>INVESTMENT MATURITY DISTRIBUTION</b>										
Total Investments < 1 yr		559,079,416	747,803,905	33.8		1,015,565,594	35.8	710,411,717	-30.0	793,139,837 11.6
Total Investments 1-3 yrs		991,833,842	1,004,559,431	1.3		1,368,588,062	36.2	1,159,803,934	-15.3	1,654,264,639 42.6
Total Investments 3-5 yrs		789,618,924	528,472,823	-33.1		588,594,297	11.4	1,355,515,637	130.3	1,394,207,977 2.9
Total Investments 5-10 yrs		140,308,611	201,027,254	43.3		490,880,306	144.2	929,488,890	89.4	981,567,924 5.6
Total Investments > 10 yrs		6,544,061	4,479,131	-31.6		16,669,431	272.2	51,350,533	208.1	55,759,638 8.6
<b>TOTAL INVESTMENTS</b>		2,487,384,854	2,486,342,544	0.0		3,480,297,690	40.0	4,206,570,711	20.9	4,878,940,015 16.0
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	Other Investment Information													
<a href="#">Return to cover</a>		For Charter : N/A												
09/26/2022		Count of CU : 91												
CU Name: N/A		Asset Range : N/A												
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured												
		Count of CU in Peer Group : N/A												
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg				
Investments - Memoranda														
Non-Conforming Investments (State Credit Unions ONLY) <sup>1/</sup>		1,281,748	1,319,011	2.9	0	-100.0	1,394,577	N/A	0	-100.0				
Outstanding balance of brokered certificates of deposit and share certificates		156,482,012	204,814,345	30.9	266,788,142	30.3	239,280,996	-10.3	289,674,928	21.1				
Realized Investment Gains (Losses)														
Realized Gain (Losses) on HTM Debt Securities		N/A	N/A		N/A		N/A		-167,915					
Realized Gain (Losses) on AFS Debt Securities		N/A	N/A		N/A		N/A		-235,694					
Realized Gain (Losses) on all other investments		N/A	N/A		N/A		N/A		386,979					
Total Gain (Loss) on Investments		N/A	N/A		N/A		N/A		-16,630					
Other-Than-Temporary Impairment (OTTI)														
Total OTTI Losses		-11,164	0	100.0	0	N/A	0	N/A	0	N/A				
Less: Portion of OTTI Losses in Other Comprehensive Income		0	0	N/A	0	N/A	0	N/A	0	N/A				
OTTI Losses Recognized in Earnings		-11,164	0	100.0	0	N/A	0	N/A	0	N/A				
Derivatives Hedge														
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge		0	0	N/A	0	N/A	0	N/A	0	N/A				
Assets used to fund employee benefit or deferred compensation plans														
Recorded Value of Securities		41,774,971	68,423,348	63.8	82,802,327	21.0	20,461,337	-75.3	99,694,423	387.2				
Recorded Value of Other Investments		6,181,718	5,718,824	-7.5	6,027,103	5.4	4,486,182	-25.6	9,710,104	116.4				
Collateral Assignment Split Dollar Life Insurance Arrangements														
Remaining Premiums		N/A	N/A		N/A		N/A		2,011,882					
Cash Surrender Value		N/A	N/A		N/A		N/A		12,428,506					
Recorded Value		14,668,277	17,046,815	16.2	22,448,168	31.7	27,447,920	22.3	30,197,349	10.0				
Endorsement Split Dollar Life Insurance Arrangements														
Remaining Premiums		N/A	N/A		N/A		N/A		0					
Cash Surrender Value		N/A	N/A		N/A		N/A		49,842					
Recorded Value		3,073,905	2,933,729	-4.6	3,002,612	2.3	3,167,840	5.5	3,323,692	4.9				
Other Insurance		101,841,798	97,428,804	-4.3	108,449,268	11.3	110,806,424	2.2	101,011,084	-8.8				
Other Non-insurance		21,962,526	23,939,063	9.0	34,794,931	45.3	40,231,075	15.6	32,606,200	-19.0				
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements		189,503,195	215,490,583	13.7	257,524,409	19.5	206,600,778	-19.8	276,542,852	33.9				
Charitable Donation Accounts		0	0	N/A	0	N/A	0	N/A	527,135	N/A				
CREDIT UNION INVESTMENT PROGRAMS														
Mortgage Processing		22	21	-4.5	21	0.0	22	4.8	23	4.5				
Approved Mortgage Seller		20	20	0.0	21	5.0	22	4.8	22	0.0				
Borrowing Repurchase Agreements		1	1	0.0	1	0.0	0	-100.0	0	N/A				
Brokered Deposits (all deposits acquired through 3rd party)		4	4	0.0	4	0.0	3	-25.0	4	33.3				
Investment Pilot Program		0	0	N/A	0	N/A	0	N/A	0	N/A				
Investments Not Authorized by FCU Act (SCU only)		2	2	0.0	2	0.0	0	-100.0	0	N/A				
Deposits and Shares Meeting 703.10(a)		0	0	N/A	0	N/A	0	N/A	0	N/A				
Brokered Certificates of Deposit (investments)		31	33	6.5	36	9.1	34	-5.6	35	2.9				
<sup>1/</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.														
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	LIQUIDITY - CONTINGENT LIABILITIES AND SOURCES OF FUNDS								
<a href="#">Return to cover</a>			For Charter :	N/A					
09/26/2022			Count of CU :	91					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022	% Chg
<b>BORROWING ARRANGEMENTS</b>									
<b>Line Of Credit Limit</b>									
Corporate Credit Unions	310,341,000	314,963,300	1.5	324,348,000	3.0	345,301,100	6.5	350,644,500	1.5
Natural Person Credit Unions	6,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	N/A	N/A		N/A		N/A		1,817,128,763	
Other Sources	1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	221,450,736	-91.5
<b>Total Line of Credit Limit</b>	1,960,730,193	2,172,713,068	10.8	2,611,906,704	20.2	2,958,262,244	13.3	2,389,223,999	-19.2
<b>Draws Against Line of Credit</b>									
Corporate Credit Unions	8,782,576	1,322,305	-84.9	0	-100.0	0	N/A	8,010,935	N/A
Natural Person Credit Unions	782,789	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	39,190,000	9,965,665	-74.6	0	-100.0	0	N/A	535,821,835	N/A
Other Sources	3,900,934	3,879,333	-0.6	4,690,940	20.9	500,000	-89.3	500,000	0.0
<b>Total Draws Against Lines of Credit</b>	52,656,299	15,167,303	-71.2	4,690,940	-69.1	500,000	-89.3	544,332,770	#####
<b>Outstanding Term &amp; Other Borrowings</b>									
Corporate Credit Unions	0	2,000,000	N/A	0	-100.0	0	N/A	0	N/A
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	376,443,300	403,989,230	7.3	436,113,848	8.0	322,233,391	-26.1	350,165,377	8.7
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank	5,000	0	-100.0	0	N/A	0	N/A	0	N/A
Paycheck Protection Program Lending Facility	N/A	N/A		0		0	N/A	0	N/A
Other Sources	255,105	231,773	-9.1	402,813	73.8	182,967	-54.6	2,170,302	1,086.2
<b>Total Outstanding Term &amp; Other Borrowings</b>	376,703,405	406,221,003	7.8	436,516,661	7.5	322,416,358	-26.1	352,335,679	9.3
Assets Pledged to Secure all Outstanding Borrowings	1,856,055,172	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923	9.2	2,023,944,083	-23.8
Amount of Borrowings Callable by Lender	0	0	N/A	129,849,637	N/A	0	-100.0	5,000,000	N/A
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A		N/A		N/A		332,868,167	
Number of FHLB Members	27	27	0.0	29	7.4	29	0.0	29	0.0
<b>BORROWING MATURITY DISTRIBUTION</b>									
< 1 Year	140,094,630	80,426,244	-42.6	98,379,490	22.3	142,330,980	44.7	644,046,895	352.5
1 - 3 Years	78,773,205	159,314,747	102.2	206,767,830	29.8	99,334,261	-52.0	92,648,911	-6.7
> 3 Years	217,584,090	193,403,888	-11.1	140,389,927	-27.4	86,765,801	-38.2	95,548,877	10.1
Total	436,451,925	433,144,879	-0.8	445,537,247	2.9	328,431,042	-26.3	832,244,683	153.4
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	Share and Membership Information							
<a href="#">Return to cover</a>			For Charter :	N/A				
09/26/2022			Count of CU :	91				
CU Name: N/A			Asset Range :	N/A				
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured State				
			Count of CU in Peer Group :	N/A				
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022 % Chg
<b>MEMBERSHIP:</b>								
Number of Current Members	1,507,778	1,534,442	1.8	1,572,681	2.5	1,593,862	1.3	1,621,867 1.8
Number of Potential Members	33,019,377	34,552,290	4.6	35,026,197	1.4	35,515,189	1.4	37,100,678 4.5
% Current Members to Potential Members	4.57	4.44	-2.7	4.49	1.1	4.49	0.0	4.37 -2.6
% Membership Growth*	3.78	1.77	-53.2	2.49	40.9	1.35	-46.0	3.51 421.8
Total Number of Share/Deposit Accounts	2,837,355	2,880,122	1.5	2,996,342	4.0	3,072,066	2.5	3,109,941 1.2
<b>SHARES/DEPOSITS MATURITY DISTRIBUTION</b>								
< 1 year	10,787,724,381	11,570,744,577	7.3	14,599,106,951	26.2	16,869,348,026	15.6	17,520,196,320 3.9
1 to 3 years	738,512,658	800,378,746	8.4	704,892,724	-11.9	742,171,095	5.3	809,333,334 9.0
> 3 years	402,171,311	494,259,155	22.9	472,560,334	-4.4	354,093,165	-25.1	244,351,831 -31.0
<b>TOTAL SHARES/DEPOSITS</b>	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,573,881,485 3.4
<b>NCUA INSURED SAVINGS</b>								
Uninsured Member Shares	456,184,808	583,479,989	27.9	909,231,337	55.8	1,211,911,757	33.3	862,374,739 -28.8
Uninsured NonMember Deposits	1,870,245	5,526,355	195.5	5,927,271	7.3	3,735,707	-37.0	13,914,657 272.5
Total Uninsured Shares & Deposits	458,055,053	589,006,344	28.6	915,158,608	55.4	1,215,647,464	32.8	876,289,396 -27.9
Insured Shares & Deposits	11,470,353,297	12,276,376,134	7.0	14,861,401,401	21.1	16,749,964,822	12.7	17,697,592,089 5.7
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>								
Accounts Held by Member Public Units	1,409,589	4,608,075	226.9	1,978,037	-57.1	958,903	-51.5	960,447 0.2
Accounts Held by Nonmember Public Units	1,914,394	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7	4,475,459 142.8
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0 N/A
Dollar Amount of Share Certificates >= \$100,000	531,588,965	716,791,374	34.8	746,667,042	4.2	660,653,864	-11.5	640,955,237 -3.0
Dollar Amount of IRA/Keogh >= \$100,000	266,674,751	325,883,457	22.2	320,108,811	-1.8	332,167,692	3.8	339,642,447 2.3
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	10,233,686 N/A
Dollar Amount of Commercial Deposit Accounts	352,975,706	451,649,775	28.0	744,454,794	64.8	1,024,185,883	37.6	1,057,612,065 3.3
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,649,812	7,564,096	-1.1	5,541,977	-26.7	6,838,319	23.4	8,206,755 20.0
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>								
Share/Deposit Insurance Other than NCUSIF	7	9	28.6	9	0.0	9	0.0	9 0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	34,045,218	45,839,568	34.6	62,366,616	36.1	69,029,806	10.7	73,893,825 7.0
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								23. Shares and Membership

		Supplemental Information							
<a href="#">Return to cover</a>		For Charter :	N/A						
09/26/2022		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union						
		Count of CU in Peer Group :	N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Jun-2022 % Chg
<b>GRANTS</b>									
Amount of Grants Awarded to your credit union, YTD		1,022,186	269,729	-74	1,721,657	538	6,002,686	249	3,320,000 -45
Amount of Grants Received by your credit union, YTD		3,532,076	209,702	-94	816,900	290	3,843,873	371	1,338,819 -65
<b>EMPLOYEES:</b>									
Number of Full-Time Employees		3,966	4,115	4	4,243	3	4,209	-1	4,356 3
Number of Part-Time Employees		340	287	-16	269	-6	236	-12	234 -1
<b>BRANCHES:</b>									
Number of CU Branches		322	324	1	318	-2	319	0	317 -1
Number of CUs Reporting Shared Branches		31	29	-6	29	0	27	-7	27 0
Plan to add new branches or expand existing facilities		15	19	27	17	-11	13	-24	11 -15
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO		41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	61,272,577 1
CUSO Loans		9,999,994	6,936,811	-31	3,584,109	-48	3,580,772	0	4,079,028 14
Aggregate Cash Outlays in CUSO		22,593,065	31,501,582	39	31,321,987	-1	32,662,205	4	33,929,552 4
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
International Remittances		20	20	0	21	5	23	10	24 4
Number of International Remittances Originated YTD		4,461	4,250	-5	3,800	-11	4,546	20	2,539 -44
Low Cost Wire Transfers		73	72	-1	70	-3	67	-4	68 1
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations		19,237,034	22,413,114	17	22,665,750	1	25,717,875	13	26,792,933 4
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0 N/A
Vendor Supplied In-House System		51	48	-6	42	-13	45	7	45 0
Vendor On-Line Service Bureau		43	45	5	48	7	46	-4	46 0
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0 N/A
<b>Services Offered Electronically</b>									
Member Application		42	43	2	43	0	44	2	44 0
New Loan		50	49	-2	50	2	50	0	50 0
New Share Account		26	27	4	29	7	30	3	32 7
Loan Payments		73	72	-1	72	0	71	-1	71 0
Account Aggregation		18	17	-6	16	-6	14	-13	14 0
e-Statements		73	71	-3	70	-1	69	-1	69 0
External Account Transfers		35	35	0	37	6	39	5	39 0
Merchant Processing Services		7	9	29	8	-11	8	0	8 0
Remote Deposit Capture		41	46	12	50	9	52	4	53 2
Bill Payment		63	63	0	63	0	60	-5	61 2
Download Account History		69	67	-3	66	-1	65	-2	66 2
Electronic Signature Authentication/Certification		32	34	6	35	3	39	11	40 3
Mobile Payments		31	34	10	38	12	40	5	41 3
<b>Type(s) of services offered:</b>									
Informational Website		N/A	N/A		N/A		52		57 10
Mobile Application		N/A	N/A		N/A		46		52 13
Online Banking		N/A	N/A		N/A		50		56 12
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[Return to cover](#)

09/26/2022

CU Name: N/A

Peer Group: N/A

# Graphs 1

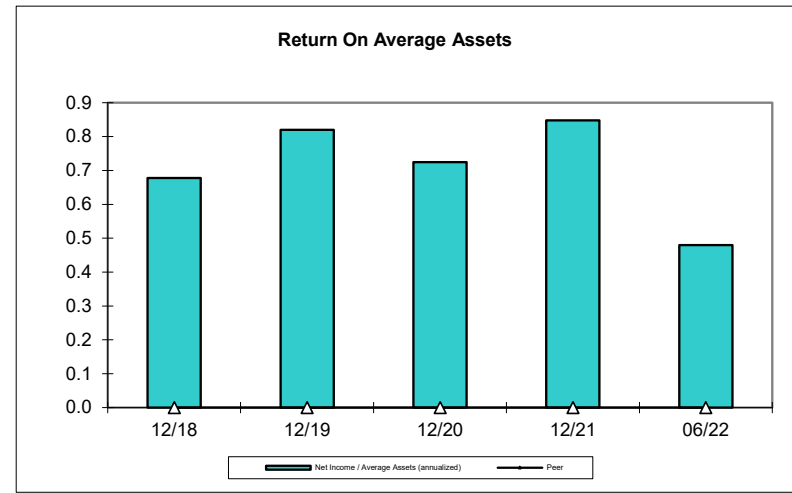
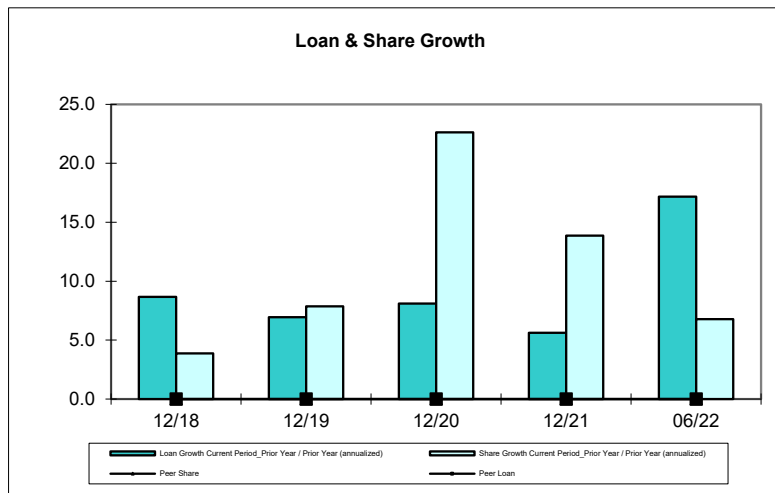
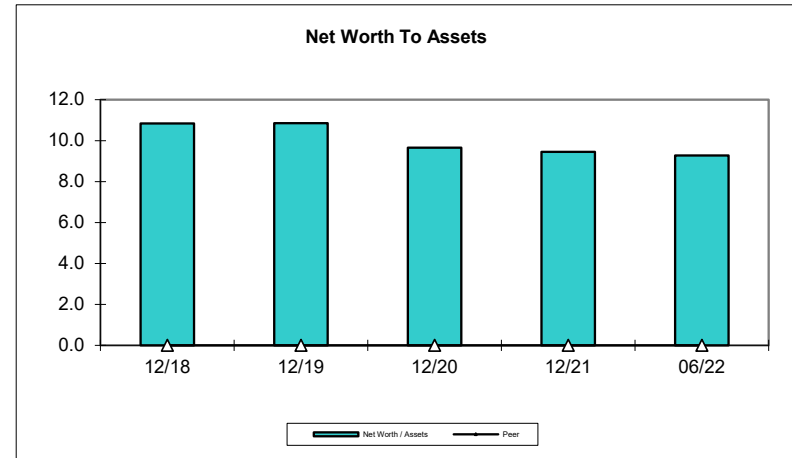
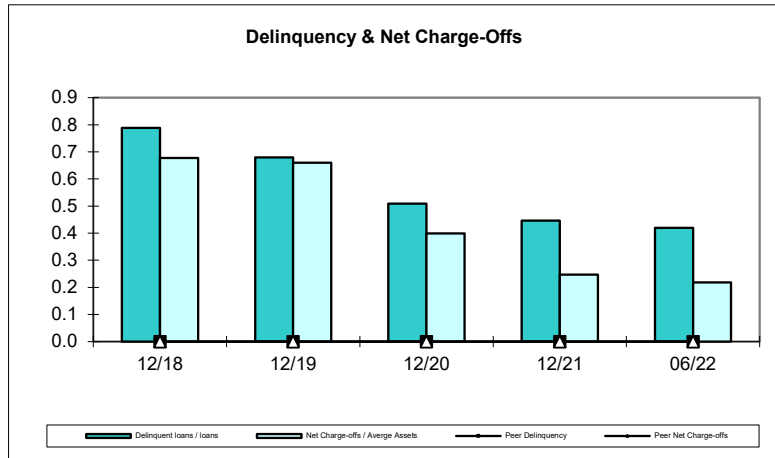
For Charter : N/A

Count of CU : 91

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

09/26/2022

CU Name: N/A

Peer Group: N/A

## Graphs 2

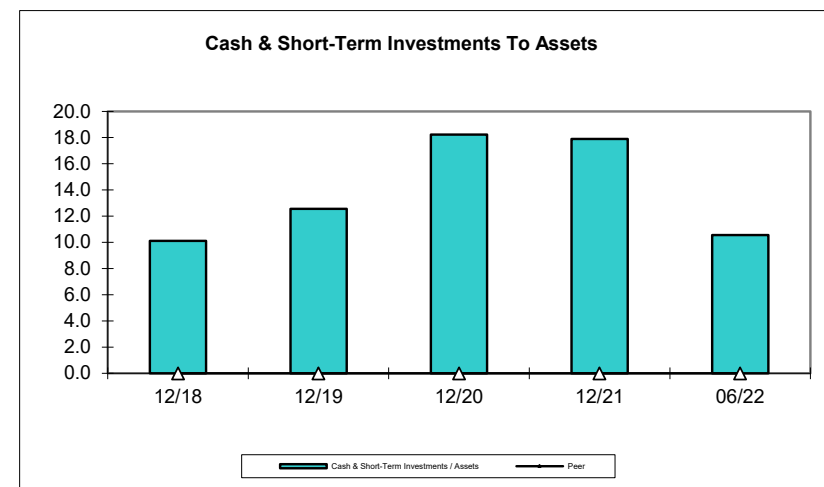
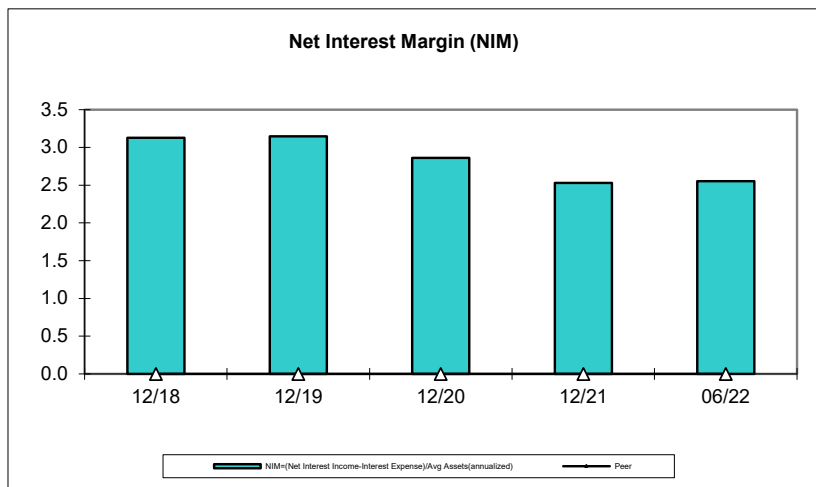
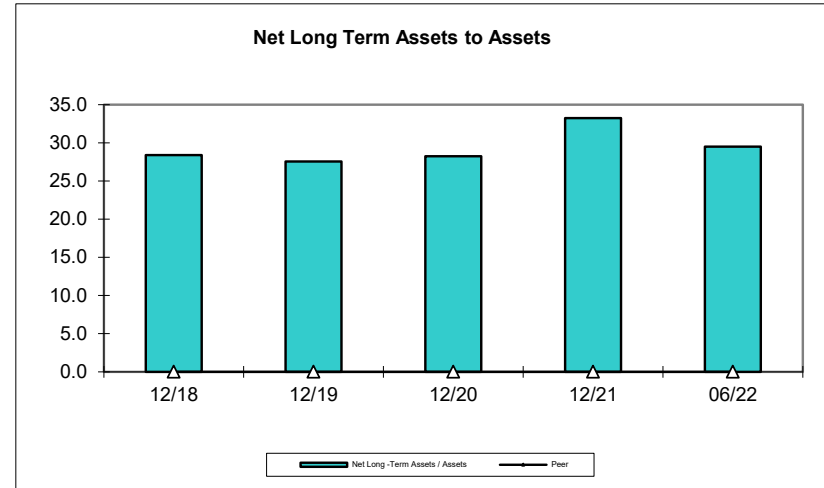
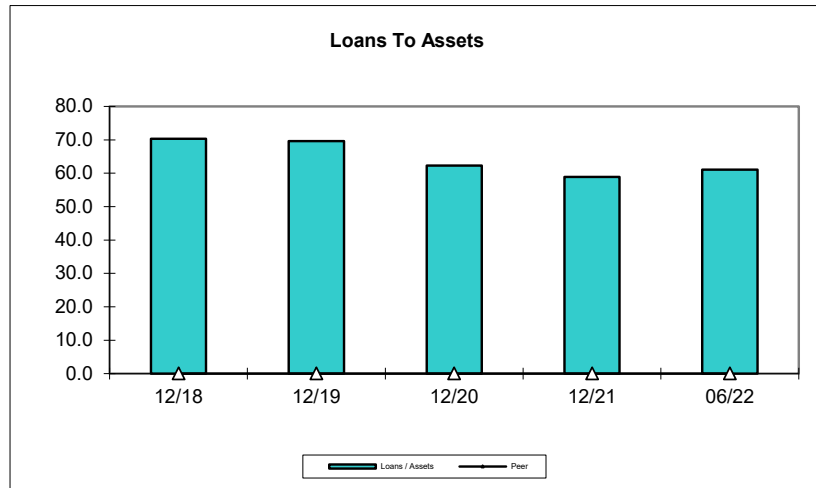
For Charter : N/A

Count of CU : 91

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Cycle Date: September-2022  
Run Date: 01/03/2023  
Interval: Annual  
Validated

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	Parameters:	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 91  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.  
Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	858,012,984	1,150,566,834	34.1	2,315,065,382	101.2	2,942,101,722	27.1	2,047,356,438	-30.4
<a href="#">Total Investments</a>	2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	4,044,475,012	-3.9
Loans Held for Sale	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	35,656,772	-84.1
<a href="#">Total Loans</a>	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	13,904,073,705	15.7
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(89,973,614)	5.6
Land And Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	419,633,648	4.3
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,428,971	-0.8
NCUSIF Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	172,937,822	6.6
All Other Assets	350,443,285	391,113,434	11.6	495,473,774	26.7	478,488,223	-3.4	583,117,558	21.9
<a href="#">TOTAL ASSETS</a>	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,184,706,312	3.8
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	278,762,965	9.5
Accrued Dividends & Interest Payable on Shares & Deposits	14,436,129	17,572,909	21.7	16,752,124	-4.7	15,431,309	-7.9	12,731,164	-17.5
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	520,634,553	59.7
<a href="#">Total Shares &amp; Deposits</a>	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,744,876,904	4.3
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,557,005,586	5.4
Undivided Earnings	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,547,716,309	1.0
Other Reserves	242,171,197	296,780,486	22.5	328,293,660	10.6	320,473,167	-2.4	79,984,417	-75.0
TOTAL EQUITY	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,627,700,726	-12.2
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,184,706,312	3.8
INCOME & EXPENSE									
Interest Income*	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	487,118,433	13.3
Interest Expense*	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	66,160,027	5.6
Net Interest Income*	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	420,958,406	14.6
Provision for Loan/Lease Losses or Total Credit Loss Expense*	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	27,637,383	50.6
Non-Interest Income*	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,807	12.4	264,136,914	-15.9
Non-Interest Expense*	579,019,809	619,563,308	7.0	669,789,478	8.1	719,972,810	7.5	572,284,811	6.0
NET INCOME (LOSS)*	93,092,230	119,355,317	28.2	120,998,248	1.4	163,953,483	35.5	85,173,126	-30.7
TOTAL CU's	99	97	-2.0	94	-3.1	91	-3.2	91	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
		</							





		Supplemental Ratios**			
<a href="#">Return to cover</a>		For Charter : N/A			
01/03/2023		Count of CU : 91			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All *			
	Count of CU in Peer Group : N/A				
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	Sep-2022
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.73	131.57
<b>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</b>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.69	1.63	0.94	1.00	0.63
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.69	0.59	0.40	0.41	0.36
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.65	27.26
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.29
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	4.29
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.49
Total Commercial Loans / Total Assets	2.94	3.49	3.45	3.57	4.05
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	0.29	0.81	1.76
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	N/A	15.59
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	N/A	23.75
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	N/A	21.63
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	N/A	64.09
<b><u>MISCELLANEOUS RATIOS</u></b>					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.93
Unused Commitments / Cash & ST Investments	149.11	117.53	76.61	73.54	126.63
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70	34.67	33.91	33.59
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historical Ratios <sup>3</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
01/03/2023		Count of CU : 91								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A				Dec-2021			Sep-2022		
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Sep-2022	PEER Avg	Percentile**	
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	0	0	0	N/A	N/A	3	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>	N/A	10.85	9.65	9.45	N/A	N/A	9.52	N/A	N/A	
Solvency Evaluation (Estimated)	112.18	112.46	110.99	110.33	N/A	N/A	108.70	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.41	4.52	5.10	4.41	N/A	N/A	4.46	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.68	0.66	0.40	0.25	N/A	N/A	0.24	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.02	100.67	101.59	99.90	N/A	N/A	87.79	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-1.86	0.21	1.16	-1.03	N/A	N/A	-9.21	N/A	N/A	
Delinquent Loans / Assets	0.55	0.47	0.32	0.26	N/A	N/A	0.32	N/A	N/A	
EARNINGS										
Gross Income/Average Assets*	5.94	6.13	5.67	5.03	N/A	N/A	4.98	N/A	N/A	
Yield on Average Loans * <sup>1</sup>	4.77	4.91	4.70	4.42	N/A	N/A	4.31	N/A	N/A	
Yield on Average Investments*	1.97	2.31	1.49	0.79	N/A	N/A	1.36	N/A	N/A	
Fee & Other Op.Income / Avg. Assets *	2.18	2.15	2.16	2.07	N/A	N/A	1.86	N/A	N/A	
Cost of Funds / Avg. Assets*	0.63	0.83	0.65	0.43	N/A	N/A	0.42	N/A	N/A	
Net Margin / Avg. Assets*	5.31	5.29	5.02	4.60	N/A	N/A	4.56	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.13	3.15	2.86	2.53	N/A	N/A	2.70	N/A	N/A	
Non-Interest Expense/Gross Income	71.03	69.49	70.80	73.94	N/A	N/A	73.66	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.10	3.21	2.73	2.49	N/A	N/A	2.32	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.24	3.33	3.32	3.07	N/A	N/A	3.03	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.38	27.57	28.24	33.24	N/A	N/A	32.92	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	33.41	31.99	33.95	36.26	N/A	N/A	36.19	N/A	N/A	
Total Loans / Total Shares	82.49	81.79	72.10	66.88	N/A	N/A	74.18	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.97	95.10	95.90	96.67	N/A	N/A	97.51	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	53.08	51.91	55.93	59.08	N/A	N/A	59.23	N/A	N/A	
Borrowings / Total Shares & Net Worth	3.25	2.99	2.54	1.65	N/A	N/A	2.51	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	4.57	4.44	4.49	4.49	N/A	N/A	4.40	N/A	N/A	
Borrowers / Members	49.45	49.95	64.94	146.57	N/A	N/A	195.05	N/A	N/A	
Members / Full-Time Empl.	364.55	360.32	359.26	368.35	N/A	N/A	361.28	N/A	N/A	
Avg. Shares Per Member	\$7,911	\$8,384	\$10,032	\$11,272	N/A	N/A	\$11,443	N/A	N/A	
Avg. Loan Balance	\$13,198	\$13,729	\$11,138	\$5,144	N/A	N/A	\$4,352	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$70,186	\$71,965	\$76,694	\$83,849	N/A	N/A	\$83,683	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1/</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
<sup>2/</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>3/</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
									4. Historical Ratios	

		Assets						
		For Charter : N/A						
01/03/2023		Count of CU : 91						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group : N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022 % Chg
ASSETS								
CASH AND DEPOSITS								
Cash On Hand	165,332,550	175,050,031	5.9	255,759,769	46.1	239,887,867	-6.2	237,224,745 -1.1
Cash On Deposit								
Cash on Deposit in Corporate Credit Unions	109,190,803	156,891,558	43.7	377,611,421	140.7	384,032,662	1.7	283,483,286 -26.2
Cash on Deposit in a Federal Reserve Bank	N/A	407,143,384		1,103,216,693	171.0	1,837,007,643	66.5	582,508,282 -68.3
Cash on Deposit in Other Financial Institutions	555,381,885	386,712,285	-30.4	536,953,877	38.9	388,651,377	-27.6	329,874,876 -15.1
Total Cash on Deposit	664,572,688	950,747,227	43.1	2,017,781,991	112.2	2,609,691,682	29.3	1,195,866,444 -54.2
Time and Other Deposits <sup>4</sup>	556,008,517	564,160,483	1.5	670,306,142	18.8	665,259,948	-0.8	614,265,249 -7.7
TOTAL CASH AND DEPOSITS	1,385,913,755	1,689,957,741	21.9	2,943,847,902	74.2	3,514,839,497	19.4	2,047,356,438 -41.8
INVESTMENT SECURITIES								
Equity Securities	N/A	0		29,126,327	N/A	115,070,502	295.1	195,999,186 70.3
Trading Debt Securities	N/A	0		77,823,105	N/A	86,878,088	11.6	0 -100.0
Available-for-Sale Debt Securities	N/A	0		2,460,987,213	N/A	3,127,880,404	27.1	3,312,462,118 5.9
Held-to-Maturity Debt Securities	N/A	0		149,746,599	N/A	159,523,399	6.5	420,216,795 163.4
Allowance for Credit Losses on Investment Securities	N/A	0		0	N/A	0	N/A	0 N/A
TOTAL INVESTMENT SECURITIES	N/A	0		2,717,683,244	N/A	3,489,352,393	28.4	3,928,678,099 12.6
OTHER INVESTMENTS								
Nonperpetual Contributed Capital	1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,338,896 -28.7
Perpetual Contributed Capital	15,343,849	15,419,832	0.5	15,419,984	0.0	16,651,937	8.0	15,828,471 -4.9
All Other Investments <sup>2</sup>	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	98,629,546 -21.7
TOTAL OTHER INVESTMENTS	130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	115,796,913 -19.9
LOANS HELD FOR SALE	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	35,656,772 -84.1
LOANS AND LEASES								
Consumer Loans (Non-Residential, Non-Commercial)	5,821,522,437	6,082,348,892	4.5	6,267,862,650	3.1	6,719,937,946	7.2	7,944,969,512 18.2
1- to 4-Family Residential Property Loans/Lines of Credit <sup>3</sup>	3,472,046,154	3,753,071,202	8.1	4,398,425,065	17.2	4,483,255,176	1.9	5,010,916,227 11.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit <sup>3</sup>	134,544,471	159,124,770	18.3	78,256,660	-50.8	83,391,886	6.6	90,547,307 8.6
Commercial Loans/Lines of Credit Real Estate Secured <sup>3</sup>	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	746,229,421 13.0
Commercial Loans/Lines of Credit Not Real Estate Secured <sup>3</sup>	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	111,411,238 61.2
TOTAL LOANS & LEASES	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	13,904,073,705 15.7
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(89,973,614) 5.6
OTHER ASSETS								
Foreclosed and Repossessed Assets <sup>1</sup>	11,763,427	12,974,591	10.3	12,551,638	-3.3	4,058,135	-67.7	4,941,292 21.8
Land and Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	419,633,648 4.3
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	67,428,971 -0.8
NCUA Share Insurance Capitalization Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	172,937,822 6.6
All Other Assets	338,679,858	378,138,843	11.7	482,922,136	27.7	474,430,088	-1.8	578,176,266 21.9
TOTAL OTHER ASSETS	857,708,177	949,484,201	10.7	1,090,012,828	14.8	1,110,991,169	1.9	1,243,117,999 11.9
TOTAL ASSETS	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,184,706,312 3.8
TOTAL CU's	99	97	-2.0	94	-3.1	91	-3.2	91 0.0
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<sup>1</sup> Other Real Estate Owned prior to 2004								
<sup>2</sup> Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.								
<sup>3</sup> Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.								
<sup>4</sup> Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.								
								5. Assets

		Liabilities, Shares & Equity							
<a href="#">Return to cover</a>		For Charter : N/A							
01/03/2023		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES</b>									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>3</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	278,762,965	9.5
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	12731164	-17.5
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	520,634,553	59.7
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	N/A	0		0	N/A	0	N/A	0	N/A
<b>SHARES AND DEPOSITS</b>									
Share Drafts	2,431,507,210	2,649,925,821	9.0	3,565,896,436	34.6	4,175,177,724	17.1	4,439,957,164	6.3
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	6,971,544,993	5.1
Money Market Shares	2,756,387,263	2,950,187,599	7.0	3,719,331,051	26.1	4,392,012,123	18.1	4,438,507,550	1.1
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	1,825,690,085	3.4
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	852,885,082	-1.2
All Other Shares <sup>1</sup>	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	83,044,511	25.4
Non-Member Deposits	51,706,164	78,947,541	52.7	75,079,034	-4.9	70,913,371	-5.5	133,247,519	87.9
<b>TOTAL SHARES AND DEPOSITS</b>	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,744,876,904	4.3
<b>TOTAL LIABILITIES<sup>4</sup></b>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,557,005,586	5.4
<b>EQUITY:</b>									
Undivided Earnings <sup>6</sup>	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,537,626,288	0.3
Other Reserves	288,422,581	312,528,626	8.4	339,125,714	8.5	369,606,630	9.0	439,497,450	18.9
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	50,795	0.0	17,975	-64.6
Equity Acquired in Merger	17,259,153	20,435,233	18.4	20,687,868	1.2	23,283,740	12.5	24,352,616	4.6
Noncontrolling Interest in Consolidated Subsidiaries	1,188,831	1,180,460	-0.7	1,420,931	20.4	1,188,488	-16.4	0	-100.0
Accumulated Unrealized G/L on Cash Flow Hedges	213,646	-571,964	-367.7	-1,132,233	-98.0	85,091	107.5	2,905,486	3,314.6
Accumulated Unrealized G/L on AFS Securities	-32,547,230	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	-11,271	N/A	-13,064,967	-115,816.7
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	N/A	3,399,942		28,247,830	730.8	-32,459,619	-214.9	-336,032,721	-935.2
Other Comprehensive Income	-32,416,579	-40,242,606	-24.1	-60,107,245	-49.4	-41,270,687	31.3	-37,691,422	8.7
Net Income	0	0	N/A	0	N/A	0	N/A	10,090,021	N/A
<b>EQUITY TOTAL</b>	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,627,700,726	-12.2
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,184,706,312	3.8
<b>TOTAL NET WORTH</b>	1,518,222,748	1,640,409,277	8.0	1,763,983,145	7.5	1,930,294,501	9.4	2,017,318,486	4.5
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR									



		Income Statement*							
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :		N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	450,775,175	502,842,540	11.6	519,517,351	3.3	524,200,894	0.9	422,910,030	7.6
Less Interest Refund	(467,217)	(547,749)	17.2	(454,466)	-17.0	(457,041)	0.6	(182,687)	-46.7
Income from Investments	65,265,196	74,915,789	14.8	54,634,098	-27.1	49,446,902	-9.5	64,387,679	73.6
Other Interest Income <sup>1</sup>	0	1,886,143	N/A	12,244,594	549.2	N/A		3,411	
TOTAL INTEREST INCOME	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	487,118,433	13.3
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	60,217,978	86,474,939	43.6	77,041,198	-10.9	58,724,890	-23.8	44,515,023	1.1
Interest on Deposits	15,493,667	22,756,506	46.9	20,470,017	-10.0	15,085,898	-26.3	10,151,724	-10.3
Interest on Borrowed Money	10,333,393	11,864,371	14.8	10,875,454	-8.3	9,689,886	-10.9	11,493,280	58.1
TOTAL INTEREST EXPENSE	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	66,160,027	5.6
NET INTEREST INCOME	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	420,958,406	14.6
Provision for Loan & Lease Losses or Total Credit Loss Expense	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	27,637,383	50.6
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	134,379,728	135,042,523	0.5	115,954,272	-14.1	125,327,010	8.1	99,972,498	6.4
Other Income	165,196,370	177,458,000	7.4	244,168,705	37.6	275,223,812	12.7	189,856,300	-8.0
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	N/A	1,860		220,311	11,744.7	11,333,102	5,044.1	-33,553,202	-494.8
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	N/A	12,622,918		4,015,688	-68.2	3,253,244	-19.0	-108,935	-104.5
Gain (Loss) on Derivatives	334	5,849,973	#####	6,564,646	12.2	723,489	-89.0	247,137	-54.5
Gain (Loss) on Disposition of Fixed Assets	-3,297,718	1,800,200	154.6	-538,302	-129.9	-869,182	-61.5	66,640	110.2
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		N/A		2,407,395	
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		N/A		6,643	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	145,618	N/A	0	-100.0
Other Non-interest Income	12,569,515	6,115,471	-51.3	2,008,815	-67.2	3,574,714	78.0	5,242,438	95.5
TOTAL NON-INTEREST INCOME	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,807	12.4	264,136,914	-15.9
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	290,288,984	306,462,354	5.6	335,727,716	9.5	362,815,194	8.1	284,563,185	4.6
Travel, Conference Expense	5,473,314	5,769,374	5.4	4,445,052	-23.0	4,289,370	-3.5	4,436,089	37.9
Office Occupancy	38,994,024	41,372,126	6.1	43,330,443	4.7	45,588,061	5.2	35,393,382	3.5
Office Operation Expense	113,327,931	120,725,503	6.5	127,630,490	5.7	134,328,113	5.2	107,204,149	6.4
Educational and Promotion	20,259,834	26,559,082	31.1	27,709,105	4.3	32,725,062	18.1	27,117,314	10.5
Loan Servicing Expense	40,472,792	41,551,900	2.7	47,572,883	14.5	53,055,913	11.5	41,414,650	4.1
Professional, Outside Service	43,243,927	47,027,923	8.8	51,792,528	10.1	56,759,534	9.6	47,070,779	10.6
Member Insurance	133,272	144,485	8.4	162,612	12.5	93,113	-42.7	125,897	80.3
Operating Fees	1,723,365	1,919,248	11.4	1,904,075	-0.8	1,863,283	-2.1	1,475,228	5.6
Miscellaneous Non-Interest Expense	25,102,366	28,031,313	11.7	29,514,574	5.3	28,455,167	-3.6	23,484,138	10.0
TOTAL NON-INTEREST EXPENSE	579,019,809	619,563,308	7.0	669,789,478	8.1	719,972,810	7.5	572,284,811	6.0
NET INCOME (LOSS)	93,092,230	119,355,317	28.2	120,998,248	1.4	163,953,483	35.5	85,173,126	-30.7
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.								7.IncExp	

		Loans							
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :		N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	467,669,848	473,286,319	1.2	429,556,036	-9.2	413,194,242	-3.8	435,413,059	5.4
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	56,816,727	47,928,796	-15.6	45,279,478	-5.5	41,810,846	-7.7	42,919,449	2.7
All Other Unsecured Loans/Lines of Credit	368,848,006	388,587,919	5.4	454,911,608	17.1	394,893,601	-13.2	402,561,958	1.9
New Vehicle Loans	1,408,827,755	1,428,360,112	1.4	1,387,880,571	-2.8	1,422,418,508	2.5	1,850,583,066	30.1
Used Vehicle Loans	3,100,604,358	3,309,777,335	6.7	3,479,489,792	5.1	3,932,162,320	13.0	4,636,794,568	17.9
Leases Receivable	0	0	N/A	427,659	N/A	525,188	22.8	706,350	34.5
All Other Secured Non-Real Estate Loans/Lines of Credit	418,755,743	434,408,411	3.7	470,317,506	8.3	514,933,241	9.5	575,991,062	11.9
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,468,189,606	2,693,251,897	9.1	3,341,513,925	24.1	3,440,566,347	3.0	3,750,905,622	9.0
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,003,856,548	1,059,819,305	5.6	1,056,911,140	-0.3	1,042,688,829	-1.3	1,260,010,605	20.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	134,544,471	159,124,770	18.3	78,256,660	-50.8	83,391,886	6.6	90,547,307	8.6
Commercial Loans/Lines of Credit Real Estate Secured	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	746,229,421	13.0
Commercial Loans/Lines of Credit Not Real Estate Secured	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	111,411,238	61.2
TOTAL LOANS & LEASES	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	13,904,073,705	15.7
LOANS GRANTED									
Number of Loans Granted Year-to-Date	248,744	259,880	4.5	457,712	76.1	1,542,655	237.0	1,203,473	-22.0
Amount of Loans Granted Year-to-Date	4,782,698,439	5,438,555,196	13.7	7,214,210,536	32.6	7,582,263,337	5.1	5,967,984,182	-21.3
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	16	16	0.0	17	6.3	17	0.0	17	0.0
Credit Builder	26	26	0.0	25	-3.8	12	-52.0	13	8.3
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	N/A	137,610		99,957,412	72,538.2	32,344,594	-67.6	4,668,377	-85.6
SBA Guaranteed Portion	N/A	89,624		92,719,520	103,353.9	22,545,318	-75.7	4,088,417	-81.9
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	N/A	0		99,424,995	N/A	31,597,770	-68.2	2,626,949	-91.7
Other Government Guaranteed Outstanding Balance	N/A	0		12,356,129	N/A	12,909,215	4.5	11,888,563	-7.9
Other Government Guaranteed Guaranteed Portion	N/A	0		12,064,663	N/A	12,657,221	4.9	11,751,351	-7.2
Commercial Loans									
SBA Commercial Loans Outstanding Balance	3,484,194	4,911,347	41.0	4,237,625	-13.7	3,208,011	-24.3	3,546,822	10.6
SBA Commercial Loans Guaranteed Portion	2,729,613	3,899,500	42.9	3,303,479	-15.3	2,472,975	-25.1	2,804,418	13.4
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0	N/A	0	N/A	1,512,063	N/A	2,566,292	69.7
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	0	N/A	0	N/A	1,478,073	N/A	2,365,593	60.0
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	Delinquent Loan Information (continued)								
<a href="#">Return to cover</a>		For Charter : N/A							
01/03/2023		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>DELINQUENT LOANS BY CATEGORY (continued)</b>									
<b>All Other Unsecured Loans/Lines of Credit</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,874,156	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,554,162	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,738,197	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		173,002	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		34,460	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		3,499,821	
<b>All Other Unsecured Loans/Lines of Credit &gt;=60 Days/Total All Other Unsecured Loans/Lines of Credit %</b>	N/A	N/A		N/A		N/A		0.87	
<b>New Vehicle Loans</b>									
30 to 59 Days Delinquent	17,144,506	16,255,880	-5.2	10,768,591	-33.8	9,790,168	-9.1	12,792,776	30.7
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		2,708,676	
90 to 179 Days Delinquent <sup>1</sup>	7,710,929	6,903,799	-10.5	5,367,942	-22.2	4,370,772	-18.6	2,234,498	-48.9
180 to 359 Days Delinquent	1,164,607	744,085	-36.1	612,624	-17.7	625,186	2.1	703,496	12.5
> = 360 Days Delinquent	245,922	124,105	-49.5	162,067	30.6	217,598	34.3	63,591	-70.8
Total Del New Vehicle Lns (> = 60 Days)	9,121,458	7,771,989	-14.8	6,142,633	-21.0	5,213,556	-15.1	5,710,261	9.5
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.65	0.54	-16.0	0.44	-18.7	0.37	-17.2	0.31	-15.8
<b>Used Vehicle Loans</b>									
30 to 59 Days Delinquent	45,905,226	46,596,833	1.5	34,582,296	-25.8	35,273,953	2.0	49,541,176	40.4
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		12,855,030	
90 to 179 Days Delinquent <sup>1</sup>	20,735,621	21,111,749	1.8	17,601,113	-16.6	15,777,789	-10.4	11,768,480	-25.4
180 to 359 Days Delinquent	4,819,628	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7	3,560,281	71.7
> = 360 Days Delinquent	820,952	359,953	-56.2	561,285	55.9	206,197	-63.3	454,091	120.2
Total Del Used Vehicle Lns (> = 60 Days)	26,376,201	24,686,055	-6.4	20,991,316	-15.0	18,056,985	-14.0	28,637,882	58.6
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.85	0.75	-12.3	0.60	-19.1	0.46	-23.9	0.62	34.5
<b>Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans %</b>	0.79	0.69	-13.0	0.56	-18.6	0.43	-22.0	0.53	21.8
<b>Leases Receivable</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>All Other Secured Non-Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,008,052	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		936,583	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,225,422	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		641,324	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		11,432	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		2,814,761	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0.49	
Outstanding balances of loans affected by bankruptcy claims	40,087,290	38,299,780	-4.5	27,104,262	-29.2	18,359,436	-32.3	60,167,316	227.7
Outstanding Troubled Debt Restructured loans	57,173,400	55,497,697	-2.9	50,764,058	-8.5	37,124,070	-26.9	34,595,544	-6.8
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
						<b>10. Delinquent Loans (con't)</b>			



[illegible]

	<b>Delinquent Commercial Loans</b>								
<a href="#">Return to cover</a>		<b>For Charter :</b> N/A							
<b>01/03/2023</b>		<b>Count of CU :</b> 91							
<b>CU Name:</b> N/A		<b>Asset Range :</b> N/A							
<b>Peer Group:</b> N/A		<b>Criteria :</b> Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		<b>Count of CU in Peer Group :</b> N/A							
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>% Chg</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Sep-2022</b>	<b>% Chg</b>
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>									
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		0.31	
<b>Loans to finance agricultural production and other loans to farmers</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		N/A		0.00	
<b>Commercial and Industrial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		148,571	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		31,845	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		91,283	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		980,500	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		12,313	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,115,941	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		N/A		1.05	
<b>Unsecured Commercial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		603,125	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		142,764	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		651,734	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		418,638	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		1,213,136	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		N/A		161.93	
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		29,728	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		4,357	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		N/A		4,357	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		N/A		0.10	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		N/A		8,622,838	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		N/A		1.01	
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								<b>13. Del Comm Loans (con't)</b>	

		Loan Losses							
<a href="#">Return to cover</a>		For Charter : N/A							
01/03/2023		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
Total Loans Charged Off Year-to-Date*	75,781,423	80,104,803	5.7	58,226,703	-27.3	45,087,971	-22.6	36,003,381	6.5
Total Loans Recovered Year-to-Date*	11,763,659	12,868,486	9.4	14,543,545	13.0	16,201,707	11.4	12,277,742	1.0
<b>NET CHARGE OFFS (\$\$)*</b>	64,017,764	67,236,317	5.0	43,683,158	-35.0	28,886,264	-33.9	23,725,639	9.5
<b>Net Charge-Offs / Average Loans %**</b>	0.68	0.66	-2.5	0.40	-39.6	0.25	-38.1	0.24	-1.2
<b>Total Delinquent Loans &amp; Year-to-Date Net Charge-Offs</b>	141,566,177	138,753,560	-2.0	101,572,379	-26.8	82,542,874	-18.7	92,112,037	11.6
<b>Combined Delinquency and Net Charge Off Ratio</b>	1.47	1.34	-8.6	0.91	-32.3	0.69	-23.6	0.74	6.1
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
Unsecured Credit Card Lns Charged Off*	13,677,740	14,947,985	9.3	11,877,492	-20.5	9,624,588	-19.0	7,635,636	5.8
Unsecured Credit Card Lns Recovered*	2,060,757	2,392,491	16.1	2,383,215	-0.4	2,835,208	19.0	2,339,204	10.0
Unsecured Credit Card Net Charge Offs*	11,616,983	12,555,494	8.1	9,494,277	-24.4	6,789,380	-28.5	5,296,432	4.0
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.52	2.67	6.0	2.10	-21.2	1.61	-23.4	1.66	3.3
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	217,007	8,799,744	3,955.1	375,349	-95.7	211,444	-43.7	103,023	-35.0
Non-Federally Guaranteed Student Loans Recovered*	6,899	17,200	149.3	47,181	174.3	22,932	-51.4	28,003	62.8
Non-Federally Guaranteed Student Loans Net Charge Offs*	210,108	8,782,544	4,080.0	328,168	-96.3	188,512	-42.6	75,020	-46.9
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	0.38	16.77	4,346.6	0.70	-95.8	0.43	-38.5	0.18	-59.1
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		9,993,355	
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		2,725,781	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		7,267,574	
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		N/A		2.43	
New Vehicle Loans Charged Off*	7,544,274	7,955,351	5.4	6,371,873	-19.9	4,059,937	-36.3	2,664,767	-12.5
New Vehicle Loans Recovered*	699,003	931,432	33.3	1,385,947	48.8	1,223,734	-11.7	1,251,180	36.3
New Vehicle Loans Net Charge Offs*	6,845,271	7,023,919	2.6	4,985,926	-29.0	2,836,203	-43.1	1,413,587	-33.5
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.52	0.50	-4.9	0.35	-28.5	0.20	-43.0	0.12	-42.9
Used Vehicle Loans Charged Off*	29,055,443	25,907,804	-10.8	20,980,950	-19.0	14,039,702	-33.1	12,746,150	21.0
Used Vehicle Loans Recovered*	3,740,200	3,951,751	5.7	5,533,158	40.0	5,580,408	0.9	4,774,984	14.1
Used Vehicle Loans Net Charge Offs*	25,315,243	21,956,053	-13.3	15,447,792	-29.6	8,459,294	-45.2	7,971,166	25.6
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.85	0.69	-19.2	0.46	-33.6	0.23	-49.8	0.25	8.7
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.75	0.63	-16.2	0.43	-32.1	0.22	-48.1	0.21	-4.4
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		1,120,450	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		584,259	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		536,191	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		0.13	
<b>FORECLOSED AND REPOSSESSED ASSETS</b>									
Commercial	N/A	N/A		N/A		N/A		682,560	
Real Estate - Non-Commercial	N/A	N/A		N/A		N/A		1,523,590	
Vehicle - Non-Commercial	N/A	N/A		N/A		N/A		2,661,647	
Other - Non-Commercial	N/A	N/A		N/A		N/A		73,495	
<b>Total Foreclosed and Repossessed Assets</b>	11,763,427	12,974,591	10.3	12,551,638	-3.3	4,058,135	-67.7	4,941,292	21.8
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								<b>14. Loan Losses</b>	



		Indirect, Purchased or Sold							
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union						
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		3,495,229,914	
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		79,304,283	
Commercial Indirect Loans	N/A	N/A		N/A		N/A		28,606,599	
All Other Indirect Loans	N/A	N/A		N/A		N/A		187,429,005	
Total Outstanding Indirect Loans	2,474,281,167	2,542,337,567	2.8	2,633,574,100	3.6	2,842,084,821	7.9	3,790,569,801	33.4
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.65	2.2	27.26	15.3
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	23,327,045	20,208,644	-13.4	19,125,928	-5.4	16,943,484	-11.4	30,078,600	77.5
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.9	0.79	33.1
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,615,797	25,132,757	-1.9	18,670,660	-25.7	12,376,940	-33.7	10,948,190	17.9
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,501,775	5.3	4,364,642	29.3
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,875,165	-45.3	6,583,548	11.5
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.3	0.26	-8.0
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	64,620,134	261.5
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	40,269,429	42.7
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	369.0	0.29	-11.4	0.81	180.7	1.76	116.8
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		N/A		0	
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans	N/A	N/A		N/A		N/A		N/A	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	105,887,359	289.1
First mortgage loans sold on the secondary market	803,633,183	1,157,198,144	44.0	2,149,578,745	85.8	1,938,111,817	-9.8	909,062,270	-53.1
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	198,122,302	-41.5
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		760,499,343	
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0	
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	3,934,360,190	4,254,913,097	8.1	4,555,414,053	7.1	4,752,192,282	4.3	5,011,776,459	5.5
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						15. Indirect, Purchased or Sold			

		Participation Loans							
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union						
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):</b>									
Consumer	41,693,507	65,286,465	56.6	98,832,555	51.4	222,526,784	125.2	N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		434,207,846	
Non-Federally Guaranteed Student Loans	24,191,510	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.0	7,755,913	4.0
1- to 4-Family Residential Property	69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	106,240,897	35.6
Commercial Loans (excluding Construction & Development)	46,318,812	72,572,545	56.7	84,951,534	17.1	97,226,567	14.4	136,584,129	40.5
Commercial Construction & Development	5,923,111	4,183,187	-29.4	15,108,866	261.2	28,415,750	88.1	34,080,651	19.9
All Other Participation Loans	52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4	16,385,819	-89.6
<b>TOTAL PARTICIPATION LOANS OUTSTANDING</b>	240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5	735,255,255	23.0
Participation Loans Outstanding / Total Loans %	2.44	2.94	20.3	3.59	22.0	4.98	38.7	5.29	6.3
<b>LOAN PARTICIPATIONS PURCHASED</b>									
Participation Loans Purchased*	52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	256,047,536	4.5
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.09	2.48	127.2	2.58	4.1	4.31	67.0	4.29	-0.4
<b>LOAN PARTICIPATIONS SOLD</b>									
Participation Loans Sold YTD*	66,569,875	74,360,468	11.7	67,125,330	-9.7	38,669,155	-42.4	77,195,006	166.2
%Participation Loans Sold YTD / Total Assets**	0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.49	156.5
<b>DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):</b>									
Delinquent Participation Loans Purchased Under 701.22	1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	932,129	108.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.13	
<b>LOAN LOSSES - PARTICIPATION LOANS</b>									
Participation Loans Charged Off*	3,992,270	983,393	-75.4	1,036,524	5.4	831,561	-19.8	1,333,265	113.8
Participation Loans Recovered*	83,637	157,924	88.8	158,059	0.1	386,037	144.2	803,513	177.5
Participation Loan Net Charge Offs *	3,908,633	825,469	-78.9	878,465	6.4	445,524	-49.3	529,752	58.5
Participation Loans Net Charge Offs / Avg Participation Loans % **	1.58	0.30	-81.0	0.24	-18.4	0.09	-63.8	0.11	19.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		N/A		N/A		1,815,531,313	
Fixed Rate 15 years or less	N/A	N/A		N/A		N/A		945,993,997	
Balloon/Hybrid > 5 years	N/A	N/A		N/A		N/A		314,472,606	
Balloon/Hybrid 5 years or less	N/A	N/A		N/A		N/A		290,265,454	
Adjustable Rate	N/A	N/A		N/A		N/A		384,642,248	
Total Secured by 1st Lien	N/A	N/A		N/A		N/A		3,750,905,618	
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		176,863,028	
Closed-End Adjustable Rate	N/A	N/A		N/A		N/A		21,012,483	
Open-End Fixed Rate	N/A	N/A		N/A		N/A		5,314,335	
Open-End Adjustable Rate	N/A	N/A		N/A		N/A		1,056,820,751	
Total Secured by Junior Lien	N/A	N/A		N/A		N/A		1,260,010,597	
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		N/A		N/A		42,387,499	
Closed-End Adjustable Rate	N/A	N/A		N/A		N/A		28,023,317	
Open-End Fixed Rate	N/A	N/A		N/A		N/A		2,283,713	
Open-End Adjustable Rate	N/A	N/A		N/A		N/A		17,852,779	
Total All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		N/A		90,547,308	
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		N/A		N/A		5,101,463,523	
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		N/A		N/A		807,479,805	
Fixed Rate 15 Years or less*	N/A	N/A		N/A		N/A		205,116,486	
Balloon/Hybrid > 5 Years*	N/A	N/A		N/A		N/A		158,056,992	
Balloon/Hybrid 5 Years or less*	N/A	N/A		N/A		N/A		126,670,730	
Adjustable Rate*	N/A	N/A		N/A		N/A		121,066,586	
Total Secured by 1st Lien Granted YTD*	N/A	N/A		N/A		N/A		1,418,390,599	
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		90,112,612	
Closed-End Adjustable Rate*	N/A	N/A		N/A		N/A		20,553,968	
Open-End Fixed Rate*	N/A	N/A		N/A		N/A		2,199,799	
Open-End Adjustable Rate*	N/A	N/A		N/A		N/A		418,576,458	
Total Secured by Junior Lien Granted YTD*	N/A	N/A		N/A		N/A		531,442,837	
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		N/A		N/A		26,701,505	
Closed-End Adjustable Rate*	N/A	N/A		N/A		N/A		10,181,820	
Open-End Fixed Rate*	N/A	N/A		N/A		N/A		1,378,567	
Open-End Adjustable Rate*	N/A	N/A		N/A		N/A		26,738,446	
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		N/A		65,000,338	
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		N/A		N/A		2,014,833,774	
Outstanding 1- to 4-Family Residential Construction Loans	6,697,127	7,186,692	7.3	13,322,068	85.4	14,912,956	11.9	21,598,483	44.8
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		N/A		N/A		1,667,781,864	
Outstanding Interest Only & Payment Option First Mortgage Loans	19,864,349	26,149,653	31.6	19,458,963	-25.6	27,724,665	42.5	44,570,982	60.8
Interest Only & Payment Option First Mortgages / Total Assets %	0.74	0.74	0.3	0.57	-23.4	0.61	6.8	0.21	-65.4
Interest Only & Payment Option First Mortgages / Net Worth %	6.82	6.84	0.2	5.90	-13.8	6.43	9.0	2.21	-65.6
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	



	Real Estate (Non-Commercial) Loan Losses								
<a href="#">Return to cover</a>		For Charter : N/A							
01/03/2023		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		N/A		27,914	
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		N/A		20,927	
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		N/A		6,987	
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		N/A		0.00	
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		N/A		100,487	
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		N/A		251,780	
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		N/A		-151,293	
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		N/A		-0.02	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		40,382	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		20,707	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		19,675	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		0.03	
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		N/A	
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

	Commercial Loan Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development	19,850,643	29,506,613	48.6	51,106,543	73.2	77,712,858	52.1	95,628,426	23.1
Secured by Farmland	3,526,752	4,144,261	17.5	12,728,425	207.1	16,789,096	31.9	16,023,595	-4.6
Secured by Multifamily	43,026,581	80,426,400	86.9	115,270,496	43.3	154,846,464	34.3	185,037,235	19.5
Owner Occupied, Non-Farm, Non-Residential Property	158,717,763	178,143,579	12.2	180,550,429	1.4	177,552,851	-1.7	196,683,484	10.8
Non-Owner Occupied, Non-Farm, Non-Residential Property	148,127,417	180,080,824	21.6	211,190,050	17.3	233,574,894	10.6	252,856,681	8.3
<b>Total Real Estate Secured Commercial Loans</b>	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	746,229,421	13.0
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers	782,581	862,670	10.2	889,673	3.1	248,055	-72.1	245,332	-1.1
Commercial and Industrial Loans	35,710,941	53,273,192	49.2	56,634,781	6.3	66,895,058	18.1	105,975,467	58.4
Unsecured Commercial Loans	1,138,169	1,093,495	-3.9	2,265,744	107.2	1,063,201	-53.1	749,187	-29.5
Unsecured Revolving Lines of Credit (Commercial Purpose)	939,979	438,398	-53.4	298,502	-31.9	902,218	202.2	4,441,252	392.3
<b>Total Non-Real Estate Secured Commercial Loans</b>	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	111,411,238	61.2
<b>TOTAL COMMERCIAL LOANS:</b>									
Commercial Loans to Members	366,954,467	474,471,166	29.3	538,121,400	13.4	610,344,727	13.4	709,982,774	16.3
Purchased Commercial Loans or Participations to Nonmembers	44,866,359	53,498,266	19.2	92,813,243	73.5	119,239,968	28.5	147,657,885	23.8
<b>Total Commercial Loans</b>	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	857,640,659	17.6
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>									
Construction and Development	43	52	20.9	54	3.8	83	53.7	73	-12.0
Farmland	14	16	14.3	35	118.8	47	34.3	44	-6.4
Secured by Multifamily	138	187	35.5	249	33.2	314	26.1	314	0.0
Owner Occupied, Non-Farm, Non-Residential Property	367	395	7.6	430	8.9	421	-2.1	443	5.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	302	314	4.0	363	15.6	376	3.6	390	3.7
<b>Total Number of Real Estate Secured Commercial Loans</b>	864	964	11.6	1,131	17.3	1,241	9.7	1,264	1.9
Loans to finance agricultural production and other loans to farmers	21	24	14.3	25	4.2	7	-72.0	5	-28.6
Commercial and Industrial Loans	531	672	26.6	664	-1.2	757	14.0	900	18.9
Unsecured Commercial Loans	38	38	0.0	78	105.3	22	-71.8	15	-31.8
Unsecured Revolving Lines of Credit (Commercial Purpose)	45	51	13.3	54	5.9	54	0.0	64	18.5
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	635	785	23.6	821	4.6	840	2.3	984	17.1
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>									
Number of Outstanding Commercial Loans to Members	1,349	1,640	21.6	1,802	9.9	1,863	3.4	2,054	10.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	109	-27.3	150	37.6	218	45.3	194	-11.0
<b>Total Number of Commercial Loans Outstanding</b>	1,499	1,749	16.7	1,952	11.6	2,081	6.6	2,248	8.0
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	857,640,659	17.6
<b>(Total Commercial Loans / Total Assets)%</b>	2.94	3.49	18.8	3.45	-1.2	3.57	3.5	4.05	13.3
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>									
Member Commercial Loans Granted YTD*	143,632,008	217,359,822	51.3	184,883,315	-14.9	186,547,309	0.9	221,106,368	58.0
Purchased or Participation Interests to Nonmembers*	14,495,319	25,887,143	78.6	39,110,853	51.1	46,813,541	19.7	38,491,899	9.6
<b>MISCELLANEOUS LOAN INFORMATION</b>									
Agricultural Related Commercial Loans Outstanding Balance	4,309,333	5,006,931	16.2	13,618,098	172.0	17,037,151	25.1	16,268,927	-4.5
Outstanding Agricultural Related Loans - Number	35	40	14.3	60	50.0	54	-10.0	49	-9.3
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	5,630,693	12,386,299	120.0	14,823,977	19.7	15,838,863	6.8	32,492,477	173.5
Commercial Loans and Participations Sold -no servicing rights- YTD	0	1,600,000	N/A	16,425	-99.0	0	-100.0	1,277,378	N/A
<b>Total Member Business Loans - (NMBLB)</b>									
<b>(NMBLB / Total Assets)%</b>	3.09	3.58	16.2	3.41	-4.8	3.30	-3.3	3.70	12.0
* Amounts are year-to-date and the related % change ratios are annualized.							<b>19. Commercial Loans</b>		

		Commercial Loan Losses							
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally						
		Count of CU in Peer Group :	N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022 % Chg
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*		146,475	0	-100	511,016	N/A	19,811	-96.1	71,821 383.37
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*		65,376	30,800	-52.888	2,950	-90.422	0	-100.0	19,500 N/A
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*		81,099	(30,800)	-137.98	508,066	1749.6	19,811	-96.1	52,321 252.13
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Real Estate Secured**		0.02	-0.01	-130.41	0.10	1437.1	0.00	-96.7	0.01 208.23
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*		179,610	233,092	29.777	121,040	-48.072	169,724	40.2	1,499,396 1077.9
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*		143,859	13,528	-90.596	13,528	0	26,016	92.3	261,417 1239.8
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*		35,751	219,564	514.15	107,512	-51.034	143,708	33.7	1,237,979 1048.6
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Not Real Estate Secured**		0.09	0.47	396.75	0.19	-60.136	0.22	19.8	1.83 722.05
Total Commercial Loans/Lines of Credit Charge-Offs*		326,085	233,092	-28.518	632,056	171.16	189,535	-70.0	1,571,217 1005.3
Total Commercial Loans/Lines of Credit Recoveries*		209,235	44,328	-78.814	16,478	-62.827	26,016	57.9	280,917 1339.7
Total Commercial Loans/Lines of Credit Net Charge Offs*		116,850	188,764	61.544	615,578	226.11	163,519	-73.4	1,290,300 952.11
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial Loans/Lines of Credit**		0.03	0.04	29.486	0.11	164.45	0.02	-77.4	0.22 801.84
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
							20. Commercial Loan Losses		

		<b>Investments</b>							
<a href="#">Return to cover</a>		<b>For Charter :</b>	N/A						
<b>01/03/2023</b>		<b>Count of CU :</b>	91.0						
<b>CU Name:</b>	N/A	<b>Asset Range :</b>	N/A						
<b>Peer Group:</b>	N/A	<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State</b>							
	<b>Count of CU in Peer Group :</b>			N/A					
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>% Chg</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Sep-2022</b>	<b>% Chg</b>
<b>INVESTMENT SECURITIES</b>									
<b>EQUITY SECURITIES</b>									
Common Stock	N/A	N/A		N/A		N/A		2,831,536	
Registered Investment Companies	N/A	N/A		N/A		N/A		162,809,123	
Other Equities	N/A	N/A		N/A		N/A		30,358,527	
<b>TOTAL EQUITY SECURITIES</b>	N/A	0		29,126,327	N/A	115,070,502	295.1	195,999,186	70.3
<b>TRADING DEBT SECURITIES</b>									
US Government Obligations	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		0	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		0	
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		0	
<b>TOTAL TRADING DEBT SECURITIES</b>	N/A	N/A		N/A		N/A		0	
<b>AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		N/A		171,528,393	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,374,509,529	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,982,235,329	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		146,390	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		32,513,112	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		67,323,167	
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		17,486,755	
<b>TOTAL AFS DEBT SECURITIES AT AMORTIZED COST</b>	N/A	N/A		N/A		N/A		3,645,742,675	
<b>AFS DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		N/A		166,524,400	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,267,605,384	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,770,245,857	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		1,043,155	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		27,931,860	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		63,889,793	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		15,243,986	
<b>TOTAL AFS DEBT SECURITIES AT FAIR VALUE</b>	N/A	N/A		N/A		N/A		3,312,484,435	
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		<b>Investments</b>							
<a href="#">Return to cover</a>		<b>For Charter : N/A</b>							
<b>01/03/2023</b>		<b>Count of CU : 91</b>							
<b>CU Name: N/A</b>		<b>Asset Range : N/A</b>							
<b>Peer Group: N/A</b>		<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State</b>							
		<b>Count of CU in Peer Group : N/A</b>							
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>% Chg</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Sep-2022</b>	<b>% Chg</b>
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		N/A		22,343,932	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		96,230,368	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		259,983,753	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		15,083,292	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		1,050,473	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		20,528,748	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		4,996,229	
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>420,216,795</b>	
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		N/A		22,204,228	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		86,362,768	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		220,698,771	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		14,340,557	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		823,958	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		19,467,443	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		5,000,000	
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	<b>N/A</b>	<b>N/A</b>		<b>N/A</b>		<b>N/A</b>		<b>368,897,725</b>	
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)	N/A	0		0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>	<b>N/A</b>	<b>98,204,197</b>		<b>2,717,683,244</b>	<b>2,667.4</b>	<b>3,489,352,393</b>	<b>28.4</b>	<b>3,928,678,099</b>	<b>12.6</b>
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,338,896	-28.7
Perpetual Contributed Capital	15,343,849	15,419,832	0.5	15,419,984	0.0	16,651,937	8.0	15,828,471	-4.9
All other investments	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	98,629,546	-21.7
<b>TOTAL OTHER INVESTMENTS</b>	<b>130,374,060</b>	<b>146,501,037</b>	<b>12.4</b>	<b>133,831,926</b>	<b>-8.6</b>	<b>144,480,543</b>	<b>8.0</b>	<b>115,796,913</b>	<b>-19.9</b>
<b>DEPOSITS</b>									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		N/A		N/A		613,565,283	
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		Investment Maturity							
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A					



	Other Investment Information												
<a href="#">Return to cover</a>		For Charter :	N/A										
01/03/2023		Count of CU :	91										
CU Name: N/A		Asset Range :	N/A										
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured										
	Count of CU in Peer Group :		N/A										
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg				
Investments - Memoranda													
Non-Conforming Investments (State Credit Unions ONLY) <sup>/1</sup>	1,281,748	1,319,011	2.9	0	-100.0	1,394,577	N/A	0	-100.0				
Outstanding balance of brokered certificates of deposit and share certificates	156,482,012	204,814,345	30.9	266,788,142	30.3	239,280,996	-10.3	293,487,663	22.7				
Realized Investment Gains (Losses)													
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		-245,167					
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-357,440					
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		305,917					
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		-296,690					
Other-Than-Temporary Impairment (OTTI)													
Total OTTI Losses	-11,164	0	100.0	0	N/A	0	N/A	2,767	N/A				
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	-805	N/A				
OTTI Losses Recognized in Earnings	-11,164	0	100.0	0	N/A	0	N/A	3,572	N/A				
Derivatives Hedge													
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	0	N/A				
Assets used to fund employee benefit or deferred compensation plans													
Recorded Value of Securities	41,774,971	68,423,348	63.8	82,802,327	21.0	20,461,337	-75.3	118,306,664	478.2				
Recorded Value of Other Investments	6,181,718	5,718,824	-7.5	6,027,103	5.4	4,486,182	-25.6	8,314,795	85.3				
Collateral Assignment Split Dollar Life Insurance Arrangements													
Remaining Premiums	N/A	N/A		N/A		N/A		869,218					
Cash Surrender Value	N/A	N/A		N/A		N/A		9,252,199					
Recorded Value	14,668,277	17,046,815	16.2	22,448,168	31.7	27,447,920	22.3	28,164,523	2.6				
Endorsement Split Dollar Life Insurance Arrangements													
Remaining Premiums	N/A	N/A		N/A		N/A		0					
Cash Surrender Value	N/A	N/A		N/A		N/A		47,546					
Recorded Value	3,073,905	2,933,729	-4.6	3,002,612	2.3	3,167,840	5.5	3,298,847	4.1				
Other Insurance	101,841,798	97,428,804	-4.3	108,449,268	11.3	110,806,424	2.2	116,708,913	5.3				
Other Non-insurance	21,962,526	23,939,063	9.0	34,794,931	45.3	40,231,075	15.6	27,687,869	-31.2				
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	189,503,195	215,490,583	13.7	257,524,409	19.5	206,600,778	-19.8	302,481,611	46.4				
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	530,661	N/A				
CREDIT UNION INVESTMENT PROGRAMS													
Mortgage Processing	22	21	-4.5	21	0.0	22	4.8	24	9.1				
Approved Mortgage Seller	20	20	0.0	21	5.0	22	4.8	22	0.0				
Borrowing Repurchase Agreements	1	1	0.0	1	0.0	0	-100.0	0	N/A				
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	4	0.0	3	-25.0	4	33.3				
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A				
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	0	-100.0	0	N/A				
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A				
Brokered Certificates of Deposit (investments)	31	33	6.5	36	9.1	34	-5.6	36	5.9				
<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.													
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	<b>LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES</b>										
<a href="#">Return to cover</a>			<b>For Charter : N/A</b>								
<b>01/03/2023</b>			<b>Count of CU : 91</b>								
<b>CU Name:   N/A</b>			<b>Asset Range : N/A</b>								
<b>Peer Group:   N/A</b>		<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured</b>									
	<b>Count of CU in Peer Group : N/A</b>										
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>% Chg</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Sep-2022</b>	<b>% Chg</b>		
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS</b>											
Total Unfunded Commitments for Commercial Loans	44,595,368	69,804,507	56.5	70,550,038	1.1	86,547,683	22.7	102,801,527	18.8		
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)</b>											
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	569,937,011	608,674,310	6.8	712,287,165	17.0	823,862,814	15.7	870,916,871	5.7		
Credit Card Line	1,046,762,663	1,084,385,763	3.6	1,235,977,636	14.0	1,252,523,042	1.3	1,370,119,358	9.4		
Unsecured Share Draft LOC	111,464,089	116,609,429	4.6	130,087,698	11.6	138,314,678	6.3	131,635,322	-4.8		
Unused Overdraft Protection Programs	305,875,289	320,384,567	4.7	333,552,184	4.1	346,317,816	3.8	361,203,213	4.3		
Other Unfunded Commitments	34,338,292	31,359,685	-8.7	69,195,692	120.7	38,384,983	-44.5	38,186,935	-0.5		
<b>Total Unfunded Commitments for Non Commercial Loans</b>	2,068,377,344	2,161,413,754	4.5	2,481,100,375	14.8	2,599,403,333	4.8	2,772,061,699	6.6		
<b>TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES</b>	2,112,972,712	2,231,218,261	5.6	2,551,650,413	14.4	2,685,951,016	5.3	2,874,863,226	7.0		
<b>OFF-BALANCE SHEET EXPOSURES</b>											
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		N/A		69,084,172			
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		N/A		2,054,718,677			
Loans transferred with limited recourse	N/A	N/A		N/A		N/A		0			
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		N/A		422,283,341			
Financial Standby Letters of Credit	N/A	N/A		N/A		N/A		0			
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		N/A		0			
Sold Credit Protection	N/A	N/A		N/A		N/A		0			
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		N/A		0			
Securities Borrowing or Lending transactions	N/A	N/A		N/A		N/A		0			
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		N/A		0			
All other off-balance sheet exposures	N/A	N/A		N/A		N/A		26,553,818			
Loans Transferred with Recourse	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	198,122,302	-41.5		
Other Contingent Liabilities	15,923,424	9,296,398	-41.6	9,617,507	3.5	10,695,769	11.2	12,707,025	18.8		
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
BORROWING ARRANGEMENTS									
Line Of Credit Limit									
Corporate Credit Unions	310,341,000	314,963,300	1.5	324,348,000	3.0	345,301,100	6.5	358,929,800	3.9
Natural Person Credit Unions	6,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	N/A	N/A		N/A		N/A		1,528,710,683	
Other Sources	1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	202,654,520	-92.2
Total Line of Credit Limit	1,960,730,193	2,172,713,068	10.8	2,611,906,704	20.2	2,958,262,244	13.3	2,090,295,003	-29.3
Draws Against Line of Credit									
Corporate Credit Unions	8,782,576	1,322,305	-84.9	0	-100.0	0	N/A	3,993,933	N/A
Natural Person Credit Unions	782,789	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	39,190,000	9,965,665	-74.6	0	-100.0	0	N/A	123,933,480	N/A
Other Sources	3,900,934	3,879,333	-0.6	4,690,940	20.9	500,000	-89.3	500,000	0.0
Total Draws Against Lines of Credit	52,656,299	15,167,303	-71.2	4,690,940	-69.1	500,000	-89.3	128,427,413	25,585.5
Outstanding Term & Other Borrowings									
Corporate Credit Unions	0	2,000,000	N/A	0	-100.0	0	N/A	150,000	N/A
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	376,443,300	403,989,230	7.3	436,113,848	8.0	322,233,391	-26.1	464,312,189	44.1
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank	5,000	0	-100.0	0	N/A	0	N/A	0	N/A
Paycheck Protection Program Lending Facility	N/A	N/A		0		0	N/A	0	N/A
Other Sources	255,105	231,773	-9.1	402,813	73.8	182,967	-54.6	2,163,897	1,082.7
Total Outstanding Term & Other Borrowings	376,703,405	406,221,003	7.8	436,516,661	7.5	322,416,358	-26.1	466,626,086	44.7
Assets Pledged to Secure all Outstanding Borrowings	1,856,055,172	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923	9.2	2,223,296,999	-16.3
Amount of Borrowings Callable by Lender	0	0	N/A	129,849,637	N/A	0	-100.0	5,000,000	N/A
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A		N/A		N/A		307,781,019	
Number of FHLB Members	27	27	0.0	29	7.4	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									
< 1 Year	140,094,630	80,426,244	-42.6	98,379,490	22.3	142,330,980	44.7	300,539,921	111.2
1 - 3 Years	78,773,205	159,314,747	102.2	206,767,830	29.8	99,334,261	-52.0	107,644,485	8.4
> 3 Years	217,584,090	193,403,888	-11.1	140,389,927	-27.4	86,765,801	-38.2	112,450,147	29.6
Total	436,451,925	433,144,879	-0.8	445,537,247	2.9	328,431,042	-26.3	520,634,553	58.5
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	Share and Membership Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
01/03/2023		Count of CU :	91						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
MEMBERSHIP:									
Number of Current Members	1,507,778	1,534,442	1.8	1,572,681	2.5	1,593,862	1.3	1,638,053	2.8
Number of Potential Members	33,019,377	34,552,290	4.6	35,026,197	1.4	35,515,189	1.4	37,209,646	4.8
% Current Members to Potential Members	4.57	4.44	-2.7	4.49	1.1	4.49	0.0	4.40	-1.9
% Membership Growth*	3.78	1.77	-53.2	2.49	40.9	1.35	-46.0	3.70	266.0
Total Number of Share/Deposit Accounts	2,837,355	2,880,122	1.5	2,996,342	4.0	3,072,066	2.5	3,137,456	2.1
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	10,787,724,381	11,570,744,577	7.3	14,599,106,951	26.2	16,869,348,026	15.6	17,581,494,328	4.2
1 to 3 years	738,512,658	800,378,746	8.4	704,892,724	-11.9	742,171,095	5.3	944,172,953	27.2
> 3 years	402,171,311	494,259,155	22.9	472,560,334	-4.4	354,093,165	-25.1	219,209,623	-38.1
TOTAL SHARES/DEPOSITS	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,744,876,904	4.3
NCUA INSURED SAVINGS									
Uninsured Member Shares	456,184,808	583,479,989	27.9	909,231,337	55.8	1,211,911,757	33.3	858,136,696	-29.2
Uninsured NonMember Deposits	1,870,245	5,526,355	195.5	5,927,271	7.3	3,735,707	-37.0	23,646,418	533.0
Total Uninsured Shares & Deposits	458,055,053	589,006,344	28.6	915,158,608	55.4	1,215,647,464	32.8	881,783,114	-27.5
Insured Shares & Deposits	11,470,353,297	12,276,376,134	7.0	14,861,401,401	21.1	16,749,964,822	12.7	17,863,093,790	6.6
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,409,589	4,608,075	226.9	1,978,037	-57.1	958,903	-51.5	958,714	0.0
Accounts Held by Nonmember Public Units	1,914,394	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7	16,192,789	778.5
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	531,588,965	716,791,374	34.8	746,667,042	4.2	660,653,864	-11.5	803,448,694	21.6
Dollar Amount of IRA/Keogh >= \$100,000	266,674,751	325,883,457	22.2	320,108,811	-1.8	332,167,692	3.8	316,520,937	-4.7
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	10,206,169	N/A
Dollar Amount of Commercial Deposit Accounts	352,975,706	451,649,775	28.0	744,454,794	64.8	1,024,185,883	37.6	1,002,237,290	-2.1
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,649,812	7,564,096	-1.1	5,541,977	-26.7	6,838,319	23.4	7,394,644	8.1
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	7	9	28.6	9	0.0	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	34,045,218	45,839,568	34.6	62,366,616	36.1	69,029,806	10.7	73,058,097	5.8
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								27. Shares and Membership	

		Supplemental Information							
<a href="#">Return to cover</a>		For Charter : N/A							
01/03/2023		Count of CU : 91							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Sep-2022	% Chg
<b>GRANTS</b>									
Amount of Grants Awarded to your credit union, YTD	1,022,186	269,729	-74	1,721,657	538	6,002,686	249	34,739,970	479
Amount of Grants Received by your credit union, YTD	3,532,076	209,702	-94	816,900	290	3,843,873	371	1,416,262	-63
<b>EMPLOYEES:</b>									
Number of Full-Time Employees	3,966	4,115	4	4,243	3	4,209	-1	4,405	5
Number of Part-Time Employees	340	287	-16	269	-6	236	-12	258	9
<b>BRANCHES:</b>									
Number of CU Branches	322	324	1	318	-2	319	0	315	-1
Number of CUs Reporting Shared Branches	31	29	-6	29	0	27	-7	27	0
Plan to add new branches or expand existing facilities	15	19	27	17	-11	13	-24	14	8
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	59,457,373	-2
CUSO Loans	9,999,994	6,936,811	-31	3,584,109	-48	3,580,772	0	4,661,005	30
Aggregate Cash Outlays in CUSO	22,593,065	31,501,582	39	31,321,987	-1	32,662,205	4	38,466,260	18
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
International Remittances	20	20	0	21	5	23	10	24	4
Number of International Remittances Originated YTD	4,461	4,250	-5	3,800	-11	4,546	20	3,684	-19
Low Cost Wire Transfers	73	72	-1	70	-3	67	-4	68	1
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations	19,237,034	22,413,114	17	22,665,750	1	25,717,875	13	26,786,752	4
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	51	48	-6	42	-13	45	7	44	-2
Vendor On-Line Service Bureau	43	45	5	48	7	46	-4	47	2
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Services Offered Electronically</b>									
Account Aggregation	18	17	-6	16	-6	14	-13	14	0
Bill Payment	63	63	0	63	0	60	-5	61	2
Download Account History	69	67	-3	66	-1	65	-2	67	3
Electronic Signature Authentication/Certification	32	34	6	35	3	39	11	40	3
e-Statements	73	71	-3	70	-1	69	-1	70	1
External Account Transfers	35	35	0	37	6	39	5	40	3
Loan Payments	73	72	-1	72	0	71	-1	72	1
Member Application	42	43	2	43	0	44	2	46	5
Merchant Processing Services	7	9	29	8	-11	8	0	8	0
Mobile Payments	31	34	10	38	12	40	5	41	3
New Loan	50	49	-2	50	2	50	0	51	2
New Share Account	26	27	4	29	7	30	3	32	7
Remote Deposit Capture	41	46	12	50	9	52	4	55	6
<b>Type(s) of services offered:</b>									
Informational Website	N/A	N/A		N/A		52		71	37
Mobile Application	N/A	N/A		N/A		46		61	33
Online Banking	N/A	N/A		N/A		50		72	44
# Means the number is too large to display in the cell								28. Supplemental Info	

[Return to cover](#)

01/03/2023

CU Name: N/A

Peer Group: N/A

## Graphs 1

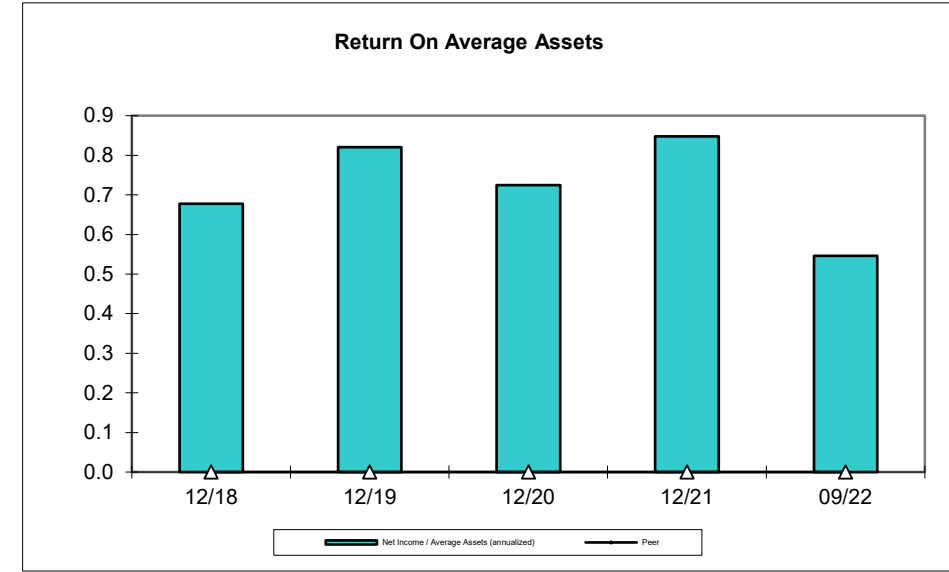
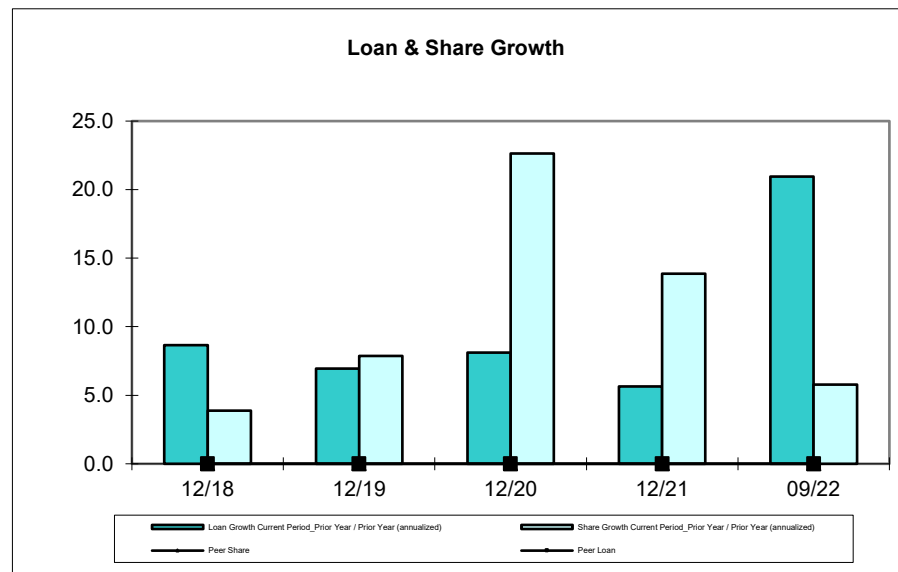
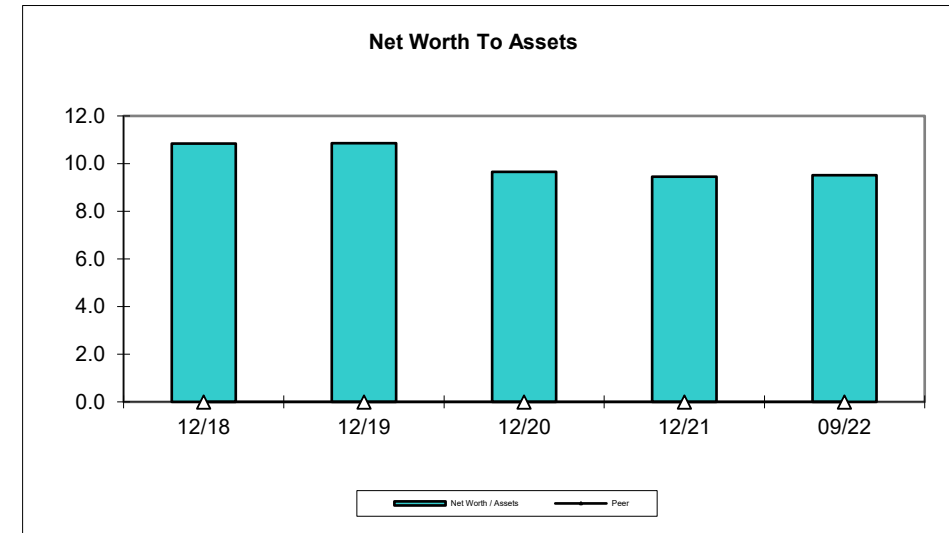
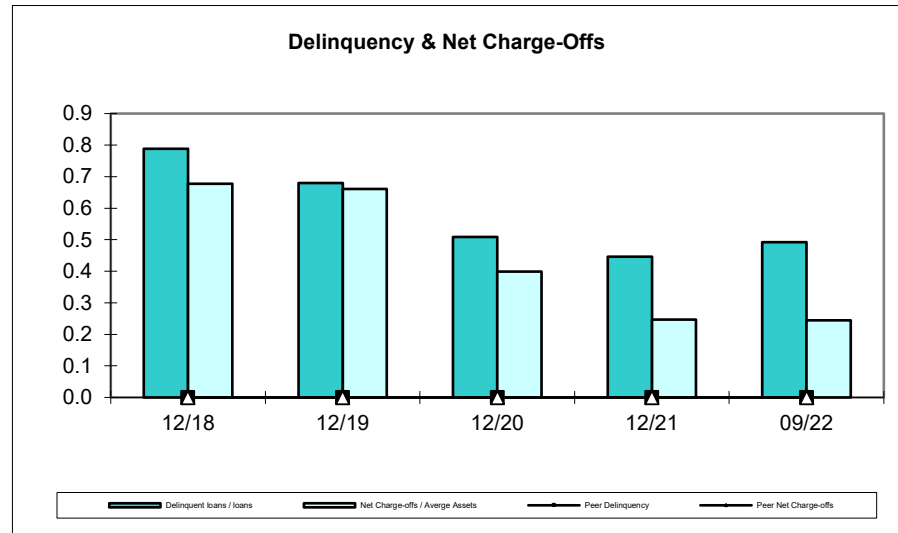
For Charter : N/A

Count of CU : 91

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

01/03/2023

CU Name: N/A

Peer Group: N/A

## Graphs 2

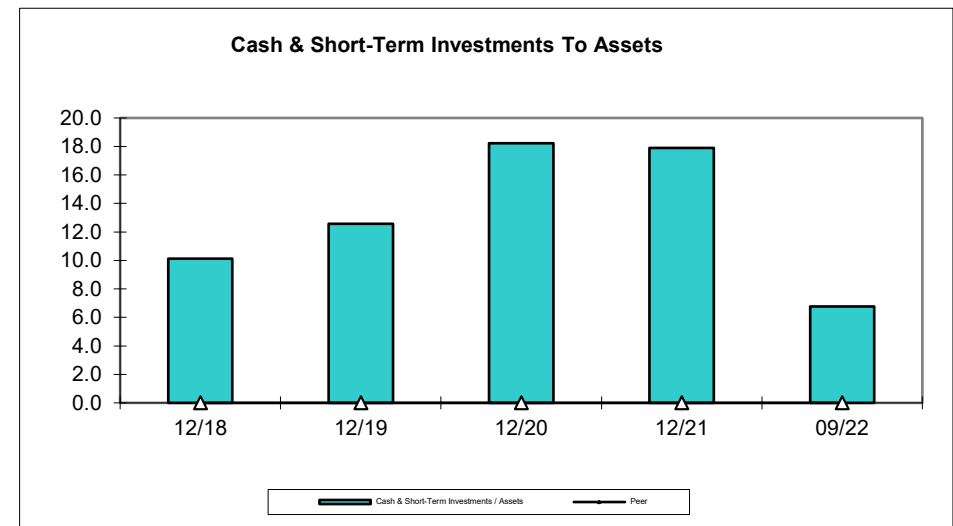
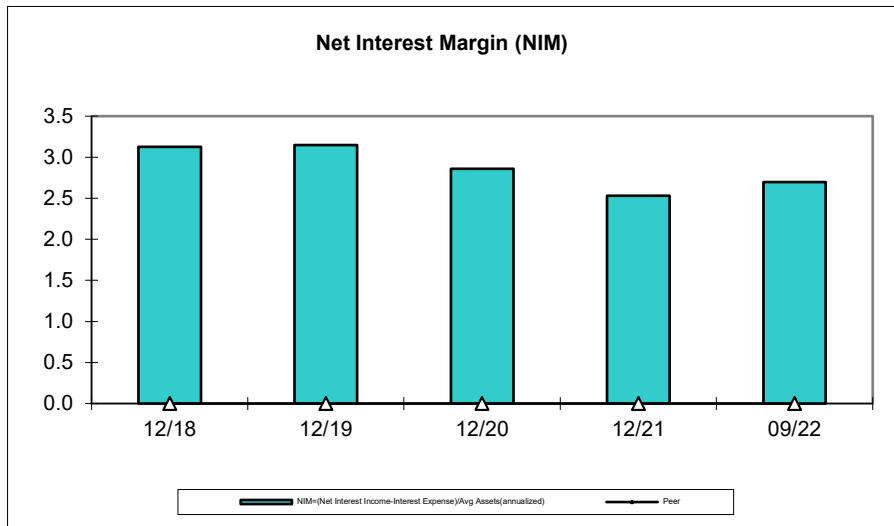
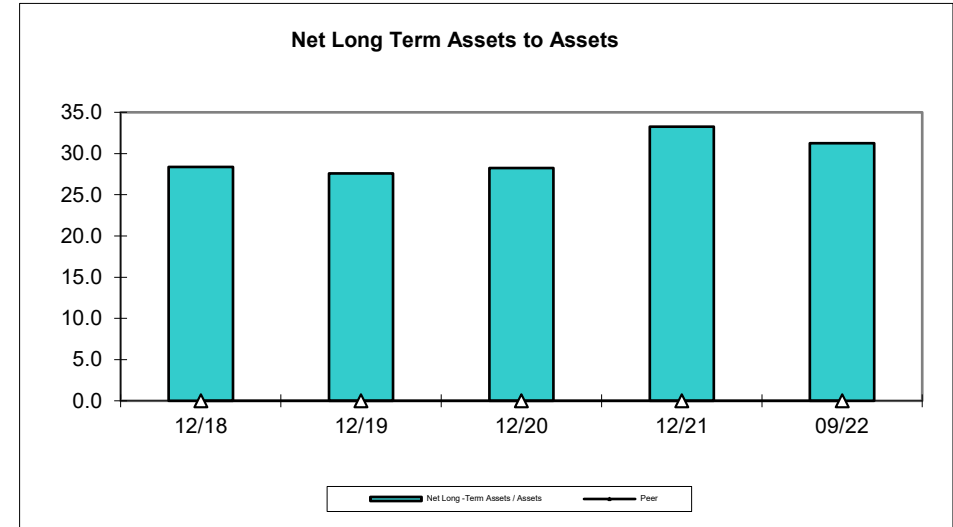
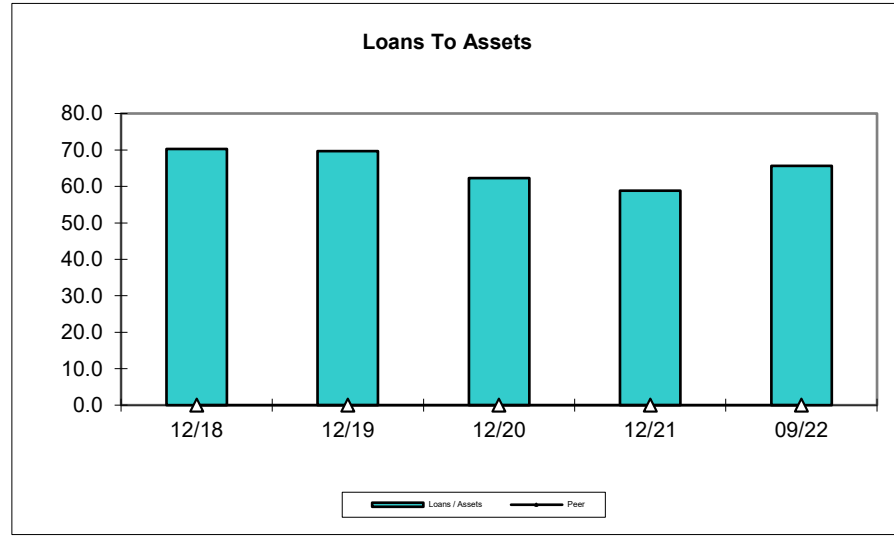
For Charter : N/A

Count of CU : 91

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Cycle Date: December-2022  
Run Date: 03/22/2023  
Interval: Annual  
Validated

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2	<a href="#">Key Ratios</a>
3	<a href="#">Supplemental Ratios</a>
4	<a href="#">Historical Ratios</a>
5	<a href="#">Assets</a>
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24	<a href="#">Other Investment Information</a>
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27	<a href="#">Shares and Membership</a>
28	<a href="#">Supplemental Information</a>
	<a href="#">Graphs 1</a> (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
	<a href="#">Graphs 2</a> (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 90  
Asset Range : N/A  
Peer Group Number : N/A  
Count of CU in Peer Group : N/A

Charter-Region-SE-District:  
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.  
Peer average ratios are not available for aggregate reports.  
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
<a href="#">Return to cover</a>			For Charter : N/A						
03/22/2023			Count of CU : 90						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
<a href="#">Cash &amp; Other Deposits<sup>1</sup></a>	858,012,984	1,150,566,834	34.1	2,315,065,382	101.2	2,942,101,722	27.1	1,531,934,107	-47.9
<a href="#">Total Investments</a>	2,487,384,854	2,486,342,544	0.0	3,480,297,690	40.0	4,206,570,711	20.9	3,991,729,660	-5.1
Loans Held for Sale	34,568,595	73,318,768	112.1	103,031,142	40.5	223,975,538	117.4	14,949,299	-93.3
<a href="#">Total Loans</a>	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases )	(82,092,040)	(74,050,628)	-9.8	(89,824,348)	21.3	(85,170,802)	-5.2	(95,652,039)	12.3
Land And Building	335,167,012	374,101,319	11.6	383,745,884	2.6	402,353,325	4.8	423,758,509	5.3
Other Fixed Assets	57,381,070	63,506,315	10.7	69,564,187	9.5	67,975,350	-2.3	69,819,503	2.7
NCUSIF Deposit	114,716,810	120,763,133	5.3	141,228,983	16.9	162,174,271	14.8	176,747,046	9.0
All Other Assets	350,443,285	391,113,434	11.6	495,473,774	26.7	478,488,223	-3.4	642,006,158	34.2
<a href="#">TOTAL ASSETS</a>	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,346	4.7
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>2</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	327,610,563	28.7
Accrued Dividends & Interest Payable on Shares & Deposits	14,436,129	17,572,909	21.7	16,752,124	-4.7	15,431,309	-7.9	15,508,657	0.5
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
<a href="#">Borrowings Notes &amp; Interest Payable</a>	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	815,827,551	150.2
<a href="#">Total Shares &amp; Deposits</a>	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1
<a href="#">TOTAL LIABILITIES<sup>3</sup></a>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,244	6.0
Undivided Earnings	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,840,032,987	20.1
Other Reserves	242,171,197	296,780,486	22.5	328,293,660	10.6	320,473,167	-2.4	-150,866,885	-147.1
TOTAL EQUITY	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,689,166,102	-8.8
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,346	4.7
INCOME & EXPENSE									
Interest Income*	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	688,154,058	20.1
Interest Expense*	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1
Net Interest Income*	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	581,192,853	18.7
Provision for Loan/Lease Losses or Total Credit Loss Expense*	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	44,698,776	82.6
Non-Interest Income*	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,807	12.4	357,077,983	-14.7
Non-Interest Expense*	579,019,809	619,563,308	7.0	669,789,478	8.1	719,972,810	7.5	767,952,716	6.7
NET INCOME (LOSS)*	93,092,230	119,355,317	28.2	120,998,248	1.4	163,953,483	35.5	125,619,344	-23.4
TOTAL CU's	99	97	-2.0	94	-3.1	91	-3.2	90	-1.1
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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<sup>1</sup> Prior to March 2022, Time and Other Deposits were included in Investments									
<sup>2</sup> Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>3</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									





		Supplemental Ratios**			
<a href="#">Return to cover</a>		For Charter : N/A			
03/22/2023		Count of CU : 90			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All *			
	Count of CU in Peer Group : N/A				
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	Dec-2022
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	105.86	103.54	155.17	158.73	121.27
<b>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</b>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.69	1.63	0.94	1.00	0.87
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.69	0.59	0.40	0.41	0.29
<b><u>SPECIALIZED LENDING RATIOS</u></b>					
Indirect Loans Outstanding / Total Loans	25.15	24.16	23.15	23.65	28.87
Participation Loans Outstanding / Total Loans	2.44	2.94	3.59	4.98	5.10
Participation Loans Purchased YTD / Total Loans Granted YTD	1.09	2.48	2.58	4.31	4.60
Participation Loans Sold YTD / Total Assets *	0.48	0.49	0.37	0.19	0.41
Total Commercial Loans / Total Assets	2.94	3.49	3.45	3.57	4.21
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	0.29	0.81	1.38
<b><u>REAL ESTATE LENDING RATIOS</u></b>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	N/A	N/A	15.94
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	N/A	N/A	23.31
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	N/A	N/A	20.85
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	N/A	N/A	54.67
<b><u>MISCELLANEOUS RATIOS</u></b>					
Mortgage Servicing Assets / Net Worth	1.32	1.46	2.46	2.87	3.79
Unused Commitments / Cash & ST Investments	149.11	117.53	76.61	73.54	161.87
Short Term Liabilities / Total Shares and Deposits plus Borrowings	35.30	35.70	34.67	33.91	33.95
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historical Ratios <sup>3</sup>								
<a href="#">Return to cover</a>		For Charter : N/A								
03/22/2023		Count of CU : 90								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria :			Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State					
	Count of CU in Peer Group :			N/A		Dec-2021			Dec-2022	
	Dec-2018	Dec-2019	Dec-2020	Dec-2021	PEER Avg	Percentile**	Dec-2022	PEER Avg	Percentile**	
<b>CAPITAL ADEQUACY</b>										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	N/A	0	0	0	N/A	N/A	11	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) <sup>2</sup>	N/A	10.85	9.65	9.45	N/A	N/A	9.62	N/A	N/A	
Solvency Evaluation (Estimated)	112.18	112.46	110.99	110.33	N/A	N/A	109.14	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.41	4.52	5.10	4.41	N/A	N/A	4.65	N/A	N/A	
<b>ASSET QUALITY</b>										
Net Charge-Offs / Average Loans*	0.68	0.66	0.40	0.25	N/A	N/A	0.26	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.02	100.67	101.59	99.90	N/A	N/A	87.61	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	-1.86	0.21	1.16	-1.03	N/A	N/A	-9.15	N/A	N/A	
Delinquent Loans / Assets	0.55	0.47	0.32	0.26	N/A	N/A	0.37	N/A	N/A	
<b>EARNINGS</b>										
Gross Income/Average Assets*	5.94	6.13	5.67	5.03	N/A	N/A	5.08	N/A	N/A	
Yield on Average Loans * <sup>1</sup>	4.77	4.91	4.70	4.42	N/A	N/A	4.39	N/A	N/A	
Yield on Average Investments*	1.97	2.31	1.49	0.79	N/A	N/A	1.61	N/A	N/A	
Fee & Other Op.Income / Avg. Assets *	2.18	2.15	2.16	2.07	N/A	N/A	1.79	N/A	N/A	
Cost of Funds / Avg. Assets*	0.63	0.83	0.65	0.43	N/A	N/A	0.51	N/A	N/A	
Net Margin / Avg. Assets*	5.31	5.29	5.02	4.60	N/A	N/A	4.57	N/A	N/A	
Net Interest Margin/Avg. Assets*	3.13	3.15	2.86	2.53	N/A	N/A	2.78	N/A	N/A	
Non-Interest Expense/Gross Income	71.03	69.49	70.80	73.94	N/A	N/A	72.32	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	3.10	3.21	2.73	2.49	N/A	N/A	2.34	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.24	3.33	3.32	3.07	N/A	N/A	3.02	N/A	N/A	
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets	28.38	27.57	28.24	33.24	N/A	N/A	32.02	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	33.41	31.99	33.95	36.26	N/A	N/A	34.66	N/A	N/A	
Total Loans / Total Shares	82.49	81.79	72.10	66.88	N/A	N/A	78.91	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	94.97	95.10	95.90	96.67	N/A	N/A	97.41	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	53.08	51.91	55.93	59.08	N/A	N/A	57.00	N/A	N/A	
Borrowings / Total Shares & Net Worth	3.25	2.99	2.54	1.65	N/A	N/A	3.96	N/A	N/A	
<b>PRODUCTIVITY</b>										
Members / Potential Members	4.57	4.44	4.49	4.49	N/A	N/A	4.45	N/A	N/A	
Borrowers / Members	49.45	49.95	64.94	146.57	N/A	N/A	201.68	N/A	N/A	
Members / Full-Time Empl.	364.55	360.32	359.26	368.35	N/A	N/A	368.34	N/A	N/A	
Avg. Shares Per Member	\$7,911	\$8,384	\$10,032	\$11,272	N/A	N/A	\$11,202	N/A	N/A	
Avg. Loan Balance	\$13,198	\$13,729	\$11,138	\$5,144	N/A	N/A	\$4,383	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$70,186	\$71,965	\$76,694	\$83,849	N/A	N/A	\$84,802	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1/</sup> Prior to September 2019, this ratio did not include Loans Held for Sale in the denominator. Prior to June 2019, the numerator may or may not have included interest income on Loans Held for Sale.										
<sup>2/</sup> For periods after March 2020, Assets in the denominator excludes Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank Paycheck Protection Program Lending Facility.										
<sup>3/</sup> The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Key Ratios tab.										
										4. Historical Ratios

[illegible]

		Liabilities, Shares & Equity							
<a href="#">Return to cover</a>		For Charter : N/A							
03/22/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria :			Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State				
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities <sup>3</sup>	164,536,519	190,878,521	16.0	305,777,786	60.2	254,571,036	-16.7	327,610,563	28.7
Accrued Dividends and Interest Payable	14436129	17572909	21.7	16752124	-4.7	15431309	-7.9	15508657	0.5
Other Borrowings	435,951,925	432,644,879	-0.8	445,037,247	2.9	326,031,042	-26.7	815,827,551	150.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	N/A	0		0	N/A	0	N/A	0	N/A
SHARES AND DEPOSITS									
Share Drafts	2,431,507,210	2,649,925,821	9.0	3,565,896,436	34.6	4,175,177,724	17.1	4,319,251,165	3.5
Regular Shares	4,131,668,081	4,253,585,211	3.0	5,507,377,896	29.5	6,633,007,154	20.4	6,703,613,857	1.1
Money Market Shares	2,756,387,263	2,950,187,599	7.0	3,719,331,051	26.1	4,392,012,123	18.1	4,265,574,326	-2.9
Share Certificates	1,700,306,318	2,043,957,007	20.2	1,979,879,721	-3.1	1,764,830,876	-10.9	2,204,967,595	24.9
IRA/KEOGH Accounts	813,876,434	838,072,010	3.0	866,138,550	3.3	863,467,134	-0.3	841,739,368	-2.5
All Other Shares <sup>1</sup>	42,956,880	50,707,289	18.0	62,857,321	24.0	66,203,904	5.3	69,538,561	5.0
Non-Member Deposits	51,706,164	78,947,541	52.7	75,079,034	-4.9	70,913,371	-5.5	119,358,601	68.3
TOTAL SHARES AND DEPOSITS	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1
TOTAL LIABILITIES <sup>4</sup>	12,543,332,923	13,506,478,787	7.7	16,544,127,166	22.5	18,561,645,673	12.2	19,682,990,244	6.0
EQUITY:									
Undivided Earnings <sup>6</sup>	1,210,012,338	1,304,916,742	7.8	1,401,640,886	7.4	1,532,519,201	9.3	1,840,032,987	20.1
Other Reserves	288,422,581	312,528,626	8.4	339,125,714	8.5	369,606,630	9.0	185,070,687	-49.9
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	50,795	0.0	50,795	0.0	22,255	-56.2
Equity Acquired in Merger	17,259,153	20,435,233	18.4	20,687,868	1.2	23,283,740	12.5	24,899,919	6.9
Noncontrolling Interest in Consolidated Subsidiaries	1,188,831	1,180,460	-0.7	1,420,931	20.4	1,188,488	-16.4	0	-100.0
Accumulated Unrealized G/L on Cash Flow Hedges	213,646	-571,964	-367.7	-1,132,233	-98.0	85,091	107.5	2,814,254	3,207.3
Accumulated Unrealized G/L on AFS Securities	-32,547,230	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	-11,271	N/A	0	100.0
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities <sup>5</sup>	N/A	3,399,942		28,247,830	730.8	-32,459,619	-214.9	-328,514,068	-912.1
Other Comprehensive Income	-32,416,579	-40,242,606	-24.1	-60,107,245	-49.4	-41,270,687	31.3	-35,159,932	14.8
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	1,452,183,535	1,601,697,228	10.3	1,729,934,546	8.0	1,852,992,368	7.1	1,689,166,102	-8.8
TOTAL LIABILITIES, SHARES, & EQUITY	13,995,516,458	15,108,176,015	8.0	18,274,061,712	21.0	20,414,638,041	11.7	21,372,156,346	4.7
TOTAL NET WORTH	1,518,222,748	1,640,409,277	8.0	1,763,983,145	7.5	1,930,294,501	9.4	2,055,759,985	6.5
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
<sup>3</sup> Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
<sup>4</sup> Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
<sup>5</sup> Includes accumulated unrealized gains / losses on AFS securities and AFS debt securities.									
<sup>6</sup> Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.								6. LiabShEquity	

		Income Statement*							
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :		N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
INTEREST INCOME YEAR-TO-DATE									
Interest on Loans	450,775,175	502,842,540	11.6	519,517,351	3.3	524,200,894	0.9	590,675,504	12.7
Less Interest Refund	(467,217)	(547,749)	17.2	(454,466)	-17.0	(457,041)	0.6	(530,908)	16.2
Income from Investments	65,265,196	74,915,789	14.8	54,634,098	-27.1	49,446,902	-9.5	98,003,264	98.2
Other Interest Income <sup>1</sup>	0	1,886,143	N/A	12,244,594	549.2	N/A		6,198	
TOTAL INTEREST INCOME	515,573,154	579,096,723	12.3	585,941,577	1.2	573,190,755	-2.2	688,154,058	20.1
INTEREST EXPENSE YEAR-TO-DATE									
Dividends	60,217,978	86,474,939	43.6	77,041,198	-10.9	58,724,890	-23.8	69,535,957	18.4
Interest on Deposits	15,493,667	22,756,506	46.9	20,470,017	-10.0	15,085,898	-26.3	16,208,541	7.4
Interest on Borrowed Money	10,333,393	11,864,371	14.8	10,875,454	-8.3	9,689,886	-10.9	21,216,707	119.0
TOTAL INTEREST EXPENSE	86,045,038	121,095,816	40.7	108,386,669	-10.5	83,500,674	-23.0	106,961,205	28.1
NET INTEREST INCOME	429,528,116	458,000,907	6.6	477,554,908	4.3	489,690,081	2.5	581,192,853	18.7
Provision for Loan & Lease Losses or Total Credit Loss Expense	66,264,306	57,973,227	-12.5	59,161,317	2.0	24,475,595	-58.6	44,698,776	82.6
NON-INTEREST INCOME YEAR-TO-DATE									
Fee Income	134,379,728	135,042,523	0.5	115,954,272	-14.1	125,327,010	8.1	136,783,348	9.1
Other Income	165,196,370	177,458,000	7.4	244,168,705	37.6	275,223,812	12.7	236,900,496	-13.9
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	N/A	1,860		220,311	11,744.7	11,333,102	5,044.1	-27,164,116	-339.7
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)	N/A	12,622,918		4,015,688	-68.2	3,253,244	-19.0	110,277	-96.6
Gain (Loss) on Derivatives	334	5,849,973	#####	6,564,646	12.2	723,489	-89.0	-1,264,612	-274.8
Gain (Loss) on Disposition of Fixed Assets	-3,297,718	1,800,200	154.6	-538,302	-129.9	-869,182	-61.5	-251,302	71.1
Gain (Loss) on Sales of Loans and Leases	N/A	N/A		N/A		N/A		6,942,510	
Gain (Loss) on Sales of Other Real Estate Owned	N/A	N/A		N/A		N/A		-6,773	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	145,618	N/A	0	-100.0
Other Non-interest Income	12,569,515	6,115,471	-51.3	2,008,815	-67.2	3,574,714	78.0	5,028,155	40.7
TOTAL NON-INTEREST INCOME	308,848,229	338,890,945	9.7	372,394,135	9.9	418,711,807	12.4	357,077,983	-14.7
NON-INTEREST EXPENSE YEAR-TO-DATE									
Employee Compensation & Benefits	290,288,984	306,462,354	5.6	335,727,716	9.5	362,815,194	8.1	380,718,100	4.9
Travel, Conference Expense	5,473,314	5,769,374	5.4	4,445,052	-23.0	4,289,370	-3.5	6,619,506	54.3
Office Occupancy	38,994,024	41,372,126	6.1	43,330,443	4.7	45,588,061	5.2	47,358,129	3.9
Office Operation Expense	113,327,931	120,725,503	6.5	127,630,490	5.7	134,328,113	5.2	144,091,310	7.3
Educational and Promotion	20,259,834	26,559,082	31.1	27,709,105	4.3	32,725,062	18.1	36,960,445	12.9
Loan Servicing Expense	40,472,792	41,551,900	2.7	47,572,883	14.5	53,055,913	11.5	53,520,636	0.9
Professional, Outside Service	43,243,927	47,027,923	8.8	51,792,528	10.1	56,759,534	9.6	64,635,850	13.9
Member Insurance	133,272	144,485	8.4	162,612	12.5	93,113	-42.7	164,519	76.7
Operating Fees	1,723,365	1,919,248	11.4	1,904,075	-0.8	1,863,283	-2.1	2,029,805	8.9
Miscellaneous Non-Interest Expense	25,102,366	28,031,313	11.7	29,514,574	5.3	28,455,167	-3.6	31,854,416	11.9
TOTAL NON-INTEREST EXPENSE	579,019,809	619,563,308	7.0	669,789,478	8.1	719,972,810	7.5	767,952,716	6.7
NET INCOME (LOSS)	93,092,230	119,355,317	28.2	120,998,248	1.4	163,953,483	35.5	125,619,344	-23.4
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* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
<sup>1</sup> For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.							7.IncExp		



		Loans							
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :		N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
LOANS AND LEASES									
Unsecured Credit Card Loans	467,669,848	473,286,319	1.2	429,556,036	-9.2	413,194,242	-3.8	457,917,041	10.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	56,816,727	47,928,796	-15.6	45,279,478	-5.5	41,810,846	-7.7	42,747,563	2.2
All Other Unsecured Loans/Lines of Credit	368,848,006	388,587,919	5.4	454,911,608	17.1	394,893,601	-13.2	417,842,620	5.8
New Vehicle Loans	1,408,827,755	1,428,360,112	1.4	1,387,880,571	-2.8	1,422,418,508	2.5	2,029,055,356	42.6
Used Vehicle Loans	3,100,604,358	3,309,777,335	6.7	3,479,489,792	5.1	3,932,162,320	13.0	4,819,959,572	22.6
Leases Receivable	0	0	N/A	427,659	N/A	525,188	22.8	648,693	23.5
All Other Secured Non-Real Estate Loans/Lines of Credit	418,755,743	434,408,411	3.7	470,317,506	8.3	514,933,241	9.5	573,005,500	11.3
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	2,468,189,606	2,693,251,897	9.1	3,341,513,925	24.1	3,440,566,347	3.0	3,944,930,419	14.7
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,003,856,548	1,059,819,305	5.6	1,056,911,140	-0.3	1,042,688,829	-1.3	1,362,592,441	30.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	134,544,471	159,124,770	18.3	78,256,660	-50.8	83,391,886	6.6	69,167,974	-17.1
Commercial Loans/Lines of Credit Real Estate Secured	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1
Commercial Loans/Lines of Credit Not Real Estate Secured	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2
TOTAL LOANS & LEASES	9,839,933,888	10,522,514,296	6.9	11,375,479,018	8.1	12,016,169,703	5.6	14,616,864,103	21.6
LOANS GRANTED									
Number of Loans Granted Year-to-Date	248,744	259,880	4.5	457,712	76.1	1,542,655	237.0	1,462,937	-5.2
Amount of Loans Granted Year-to-Date	4,782,698,439	5,438,555,196	13.7	7,214,210,536	32.6	7,582,263,337	5.1	7,737,331,908	2.0
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program	16	16	0.0	17	6.3	17	0.0	16	-5.9
Credit Builder	26	26	0.0	25	-3.8	12	-52.0	13	8.3
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance	N/A	137,610		99,957,412	72,538.2	32,344,594	-67.6	3,544,078	-89.0
SBA Guaranteed Portion	N/A	89,624		92,719,520	103,353.9	22,545,318	-75.7	3,306,283	-85.3
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	N/A	0		99,424,995	N/A	31,597,770	-68.2	1,512,660	-95.2
Other Government Guaranteed Outstanding Balance	N/A	0		12,356,129	N/A	12,909,215	4.5	11,721,236	-9.2
Other Government Guaranteed Guaranteed Portion	N/A	0		12,064,663	N/A	12,657,221	4.9	11,628,775	-8.1
Commercial Loans									
SBA Commercial Loans Outstanding Balance	3,484,194	4,911,347	41.0	4,237,625	-13.7	3,208,011	-24.3	3,393,835	5.8
SBA Commercial Loans Guaranteed Portion	2,729,613	3,899,500	42.9	3,303,479	-15.3	2,472,975	-25.1	2,671,401	8.0
Other Government Guaranteed Commercial Loans Outstanding Balance	0	0	N/A	0	N/A	1,512,063	N/A	2,542,520	68.1
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	0	N/A	0	N/A	1,478,073	N/A	2,349,566	59.0
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	Delinquent Loan Information (continued)								
<a href="#">Return to cover</a>		For Charter : N/A							
03/22/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
<b>DELINQUENT LOANS BY CATEGORY (continued)</b>									
<b>All Other Unsecured Loans/Lines of Credit</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		4,650,301	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,906,206	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		2,238,406	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		258,365	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		41,983	
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		N/A		N/A		4,444,960	
<b>All Other Unsecured Loans/Lines of Credit &gt;=60 Days/Total All Other Unsecured Loans/Lines of Credit %</b>	N/A	N/A		N/A		N/A		1.06	
<b>New Vehicle Loans</b>									
30 to 59 Days Delinquent	17,144,506	16,255,880	-5.2	10,768,591	-33.8	9,790,168	-9.1	15,553,993	58.9
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		3,876,367	
90 to 179 Days Delinquent <sup>1</sup>	7,710,929	6,903,799	-10.5	5,367,942	-22.2	4,370,772	-18.6	2,802,156	-35.9
180 to 359 Days Delinquent	1,164,607	744,085	-36.1	612,624	-17.7	625,186	2.1	624,665	-0.1
> = 360 Days Delinquent	245,922	124,105	-49.5	162,067	30.6	217,598	34.3	196,138	-9.9
Total Del New Vehicle Lns (> = 60 Days)	9,121,458	7,771,989	-14.8	6,142,633	-21.0	5,213,556	-15.1	7,499,326	43.8
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.65	0.54	-16.0	0.44	-18.7	0.37	-17.2	0.37	0.8
<b>Used Vehicle Loans</b>									
30 to 59 Days Delinquent	45,905,226	46,596,833	1.5	34,582,296	-25.8	35,273,953	2.0	64,920,255	84.0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		16,998,665	
90 to 179 Days Delinquent <sup>1</sup>	20,735,621	21,111,749	1.8	17,601,113	-16.6	15,777,789	-10.4	14,543,378	-7.8
180 to 359 Days Delinquent	4,819,628	3,214,353	-33.3	2,828,918	-12.0	2,072,999	-26.7	5,871,471	183.2
> = 360 Days Delinquent	820,952	359,953	-56.2	561,285	55.9	206,197	-63.3	306,250	48.5
Total Del Used Vehicle Lns (> = 60 Days)	26,376,201	24,686,055	-6.4	20,991,316	-15.0	18,056,985	-14.0	37,719,764	108.9
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.85	0.75	-12.3	0.60	-19.1	0.46	-23.9	0.78	70.4
<b>Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans %</b>	0.79	0.69	-13.0	0.56	-18.6	0.43	-22.0	0.66	51.9
<b>Leases Receivable</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>All Other Secured Non-Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		3,895,413	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,500,737	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		1,516,597	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		985,935	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		117,725	
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		N/A		N/A		4,120,994	
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		N/A		N/A		0.72	
Outstanding balances of loans affected by bankruptcy claims	40,087,290	38,299,780	-4.5	27,104,262	-29.2	18,359,436	-32.3	63,643,141	246.7
Outstanding Troubled Debt Restructured loans	57,173,400	55,497,697	-2.9	50,764,058	-8.5	37,124,070	-26.9	37,550,099	1.1
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
						<b>10. Delinquent Loans (con't)</b>			



Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans <sup>1</sup>									
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally							
		Count of CU in Peer Group :	N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022 % Chg
<b>DELINQUENT REAL ESTATE LOANS BY CATEGORY</b>									
<b>Secured by a 1st Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		26,827,605
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		5,271,307
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		3,709,785
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		2,049,772
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		1,191,941
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		12,222,805
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		N/A		N/A		0.31
<b>Secured by Junior Lien on a single 1- to 4-Family Residential Property</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		6,823,921
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		1,487,527
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		737,832
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		618,829
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		714,731
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		N/A		N/A		3,558,919
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		N/A		N/A		0.26
<b>All Other (Non-Commercial) Real Estate Loans/Lines of Credit</b>									
30 to 59 Days Delinquent		N/A	N/A		N/A		N/A		624,142
60 to 89 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		111,575
90 to 179 Days Delinquent <sup>1</sup>		N/A	N/A		N/A		N/A		228,118
180 to 359 Days Delinquent		N/A	N/A		N/A		N/A		136,049
> = 360 Days Delinquent		N/A	N/A		N/A		N/A		10,194
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		N/A		N/A		485,936
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		N/A		N/A		0.70
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A		N/A		N/A		16,267,660.00
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A		N/A		N/A		0.30
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								11. Delinquent RE Loans	

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022 % Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY</b>									
<b>Construction and Development Loans</b>									
30 to 59 Days Delinquent	N/A	N/A			N/A		N/A		659,186
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
180 to 359 Days Delinquent	N/A	N/A			N/A		N/A		0
> = 360 Days Delinquent	N/A	N/A			N/A		N/A		395,752
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A			N/A		N/A		395,752
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A			N/A		N/A		0.36
<b>Secured by Farmland</b>									
30 to 59 Days Delinquent	N/A	N/A			N/A		N/A		0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
180 to 359 Days Delinquent	N/A	N/A			N/A		N/A		0
> = 360 Days Delinquent	N/A	N/A			N/A		N/A		0
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A			N/A		N/A		0
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A			N/A		N/A		0.00
<b>Secured by Multifamily</b>									
30 to 59 Days Delinquent	N/A	N/A			N/A		N/A		321,907
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
180 to 359 Days Delinquent	N/A	N/A			N/A		N/A		1,224,465
> = 360 Days Delinquent	N/A	N/A			N/A		N/A		0
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A			N/A		N/A		1,224,465
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A			N/A		N/A		0.64
<b>Secured by Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A			N/A		N/A		6
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		39,547
180 to 359 Days Delinquent	N/A	N/A			N/A		N/A		0
> = 360 Days Delinquent	N/A	N/A			N/A		N/A		0
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A			N/A		N/A		39,547
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A			N/A		N/A		0.02
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property</b>									
30 to 59 Days Delinquent	N/A	N/A			N/A		N/A		0
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A			N/A		N/A		0
180 to 359 Days Delinquent	N/A	N/A			N/A		N/A		98,650
> = 360 Days Delinquent	N/A	N/A			N/A		N/A		0
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A			N/A		N/A		98,650
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								12. Del Comm Loans	

	Delinquent Commercial Loans								
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
<b>DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)</b>									
<b>Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)</b>									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		N/A		N/A		0.04	
<b>Loans to finance agricultural production and other loans to farmers</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		N/A		N/A		0	
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		N/A		N/A		0.00	
<b>Commercial and Industrial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		1,300,356	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		162,062	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		44,726	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		80,502	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		12,313	
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		299,603	
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		N/A		N/A		0.25	
<b>Unsecured Commercial Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		312,963	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		331,402	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		113,860	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		481,407	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		N/A		N/A		926,669	
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		N/A		N/A		135.18	
<b>Unsecured Revolving Lines of Credit for Commercial Purposes</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		8,788	
60 to 89 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		38,009	
90 to 179 Days Delinquent <sup>1</sup>	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		4,357	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		N/A		N/A		42,366	
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		N/A		N/A		1.42	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		N/A		N/A		3,027,052	
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		N/A		N/A		0.34	
* Amounts are year-to-date and the related % change ratios are annualized.									
<sup>1</sup> Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								13. Del Comm Loans (con't)	

		Loan Losses							
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	75,781,423	80,104,803	5.7	58,226,703	-27.3	45,087,971	-22.6	50,999,186	13.1
Total Loans Recovered Year-to-Date*	11,763,659	12,868,486	9.4	14,543,545	13.0	16,201,707	11.4	16,768,624	3.5
NET CHARGE OFFS (\$\$)*	64,017,764	67,236,317	5.0	43,683,158	-35.0	28,886,264	-33.9	34,230,562	18.5
Net Charge-Offs / Average Loans %**	0.68	0.66	-2.5	0.40	-39.6	0.25	-38.1	0.26	4.1
Total Delinquent Loans & Year-to-Date Net Charge-Offs	141,566,177	138,753,560	-2.0	101,572,379	-26.8	82,542,874	-18.7	113,106,936	37.0
Combined Delinquency and Net Charge Off Ratio	1.47	1.34	-8.6	0.91	-32.3	0.69	-23.6	0.80	14.9
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	13,677,740	14,947,985	9.3	11,877,492	-20.5	9,624,588	-19.0	10,796,214	12.2
Unsecured Credit Card Lns Recovered*	2,060,757	2,392,491	16.1	2,383,215	-0.4	2,835,208	19.0	2,932,810	3.4
Unsecured Credit Card Net Charge Offs*	11,616,983	12,555,494	8.1	9,494,277	-24.4	6,789,380	-28.5	7,863,404	15.8
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.52	2.67	6.0	2.10	-21.2	1.61	-23.4	1.81	12.0
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	217,007	8,799,744	3,955.1	375,349	-95.7	211,444	-43.7	106,409	-49.7
Non-Federally Guaranteed Student Loans Recovered*	6,899	17,200	149.3	47,181	174.3	22,932	-51.4	38,156	66.4
Non-Federally Guaranteed Student Loans Net Charge Offs*	210,108	8,782,544	4,080.0	328,168	-96.3	188,512	-42.6	68,253	-63.8
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	0.38	16.77	4,346.6	0.70	-95.8	0.43	-38.5	0.16	-62.7
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		15,079,789	
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		4,366,634	
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		10,713,155	
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		N/A		N/A		2.64	
New Vehicle Loans Charged Off*	7,544,274	7,955,351	5.4	6,371,873	-19.9	4,059,937	-36.3	3,763,872	-7.3
New Vehicle Loans Recovered*	699,003	931,432	33.3	1,385,947	48.8	1,223,734	-11.7	1,762,152	44.0
New Vehicle Loans Net Charge Offs*	6,845,271	7,023,919	2.6	4,985,926	-29.0	2,836,203	-43.1	2,001,720	-29.4
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.52	0.50	-4.9	0.35	-28.5	0.20	-43.0	0.12	-42.5
Used Vehicle Loans Charged Off*	29,055,443	25,907,804	-10.8	20,980,950	-19.0	14,039,702	-33.1	19,252,810	37.1
Used Vehicle Loans Recovered*	3,740,200	3,951,751	5.7	5,533,158	40.0	5,580,408	0.9	6,469,017	15.9
Used Vehicle Loans Net Charge Offs*	25,315,243	21,956,053	-13.3	15,447,792	-29.6	8,459,294	-45.2	12,783,793	51.1
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.85	0.69	-19.2	0.46	-33.6	0.23	-49.8	0.29	28.0
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.75	0.63	-16.2	0.43	-32.1	0.22	-48.1	0.24	9.6
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		1,424,410	
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		668,579	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		755,831	
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		0.14	
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		N/A		N/A		682,560	
Real Estate - Non-Commercial	N/A	N/A		N/A		N/A		1,820,233	
Vehicle - Non-Commercial	N/A	N/A		N/A		N/A		2,917,828	
Other - Non-Commercial	N/A	N/A		N/A		N/A		92,818	
Total Foreclosed and Repossessed Assets	11,763,427	12,974,591	10.3	12,551,638	-3.3	4,058,135	-67.7	5,513,439	35.9
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								14. Loan Losses	

		Indirect, Purchased or Sold							
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans	N/A	N/A		N/A		N/A		3,916,683,075	
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		N/A		N/A		87,840,242	
Commercial Indirect Loans	N/A	N/A		N/A		N/A		27,838,279	
All Other Indirect Loans	N/A	N/A		N/A		N/A		188,219,988	
Total Outstanding Indirect Loans	2,474,281,167	2,542,337,567	2.8	2,633,574,100	3.6	2,842,084,821	7.9	4,220,581,584	48.5
Indirect Loans Outstanding / Total Loans %	25.15	24.16	-3.9	23.15	-4.2	23.65	2.2	28.87	22.1
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)	23,327,045	20,208,644	-13.4	19,125,928	-5.4	16,943,484	-11.4	35,937,505	112.1
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.94	0.79	-15.7	0.73	-8.6	0.60	-17.9	0.85	42.8
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*	25,615,797	25,132,757	-1.9	18,670,660	-25.7	12,376,940	-33.7	16,225,301	31.1
Indirect Loans Recovered*	3,262,446	3,655,981	12.1	4,274,716	16.9	4,501,775	5.3	5,609,087	24.6
Indirect Loans Net Charge Offs*	22,353,351	21,476,776	-3.9	14,395,944	-33.0	7,875,165	-45.3	10,616,214	34.8
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.97	0.86	-12.0	0.56	-35.0	0.29	-48.3	0.30	4.5
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*	1,190,986	10,926,841	817.5	8,341,675	-23.7	23,835,683	185.7	40,467,994	69.8
Loans Purchased from Other Sources*	2,132,494	6,797,872	218.8	12,496,701	83.8	37,633,629	201.1	66,352,973	76.3
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.07	0.33	369.0	0.29	-11.4	0.81	180.7	1.38	70.3
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		N/A		N/A		0	
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		N/A		N/A		0	
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans	N/A	N/A		N/A		N/A		N/A	
LOANS SOLD Year-to-date									
Loans Sold	0	0	N/A	0	N/A	27,213,731	N/A	102,141,133	275.3
First mortgage loans sold on the secondary market	803,633,183	1,157,198,144	44.0	2,149,578,745	85.8	1,938,111,817	-9.8	1,006,068,035	-48.1
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9
Real Estate Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		277,595,572	
All Other Loans Sold with Servicing Retained	N/A	N/A		N/A		N/A		0	
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	3,934,360,190	4,254,913,097	8.1	4,555,414,053	7.1	4,752,192,282	4.3	4,970,023,993	4.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							15. Indirect, Purchased or Sold		



		Participation Loans							
<a href="#">Return to cover</a>		For Charter : N/A							
03/22/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_ State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	41,693,507	65,286,465	56.6	98,832,555	51.4	222,526,784	125.2	N/A	
Vehicle - Non-commercial	N/A	N/A		N/A		N/A		469,718,038	
Non-Federally Guaranteed Student Loans	24,191,510	11,101,152	-54.1	9,317,744	-16.1	7,458,224	-20.0	7,698,218	3.2
1- to 4-Family Residential Property	69,952,650	83,764,252	19.7	94,563,174	12.9	78,339,957	-17.2	66,923,061	-14.6
Commercial Loans (excluding Construction & Development)	46,318,812	72,572,545	56.7	84,951,534	17.1	97,226,567	14.4	137,381,343	41.3
Commercial Construction & Development	5,923,111	4,183,187	-29.4	15,108,866	261.2	28,415,750	88.1	45,656,816	60.7
All Other Participation Loans	52,417,556	72,452,098	38.2	97,892,380	35.1	157,011,142	60.4	18,121,467	-88.5
TOTAL PARTICIPATION LOANS OUTSTANDING	240,497,146	309,359,699	28.6	408,036,232	31.9	597,933,099	46.5	745,498,943	24.7
Participation Loans Outstanding / Total Loans %	2.44	2.94	20.3	3.59	22.0	4.98	38.7	5.10	2.5
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	52,128,086	134,686,404	158.4	186,016,431	38.1	326,578,487	75.6	355,759,014	8.9
Participation Loans Purchased YTD / Total Loans Granted YTD %	1.09	2.48	127.2	2.58	4.1	4.31	67.0	4.60	6.8
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	66,569,875	74,360,468	11.7	67,125,330	-9.7	38,669,155	-42.4	86,638,404	124.1
%Participation Loans Sold YTD / Total Assets**	0.48	0.49	3.5	0.37	-25.4	0.19	-48.4	0.41	114.0
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,677,688	1,124,885	-33.0	1,851,949	64.6	446,186	-75.9	971,243	117.7
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		N/A		N/A		0.13	
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	3,992,270	983,393	-75.4	1,036,524	5.4	831,561	-19.8	2,052,974	146.9
Participation Loans Recovered*	83,637	157,924	88.8	158,059	0.1	386,037	144.2	1,105,501	186.4
Participation Loan Net Charge Offs *	3,908,633	825,469	-78.9	878,465	6.4	445,524	-49.3	947,473	112.7
Participation Loans Net Charge Offs / Avg Participation Loans % **	1.58	0.30	-81.0	0.24	-18.4	0.09	-63.8	0.14	59.2
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	

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	Real Estate (Non-Commercial) Loan Losses								
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		N/A		54,330	
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		N/A		22,713	
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		N/A		31,617	
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		N/A		0.00	
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		N/A		N/A		169,384	
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		N/A		N/A		405,948	
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		N/A		N/A		-236,564	
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		N/A		N/A		-0.02	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		N/A		N/A		40,382	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		N/A		N/A		20,707	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		N/A		N/A		19,675	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		N/A		N/A		0.03	
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		N/A		N/A	
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

	Commercial Loan Information								
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
<b>REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Construction and Development	19,850,643	29,506,613	48.6	51,106,543	73.2	77,712,858	52.1	108,777,258	40.0
Secured by Farmland	3,526,752	4,144,261	17.5	12,728,425	207.1	16,789,096	31.9	15,901,645	-5.3
Secured by Multifamily	43,026,581	80,426,400	86.9	115,270,496	43.3	154,846,464	34.3	190,738,359	23.2
Owner Occupied, Non-Farm, Non-Residential Property	158,717,763	178,143,579	12.2	180,550,429	1.4	177,552,851	-1.7	187,769,629	5.8
Non-Owner Occupied, Non-Farm, Non-Residential Property	148,127,417	180,080,824	21.6	211,190,050	17.3	233,574,894	10.6	269,920,230	15.6
<b>Total Real Estate Secured Commercial Loans</b>	373,249,156	472,301,677	26.5	570,845,943	20.9	660,476,163	15.7	773,107,121	17.1
<b>NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>									
Loans to finance agricultural production and other loans to farmers	782,581	862,670	10.2	889,673	3.1	248,055	-72.1	2,425,871	878.0
Commercial and Industrial Loans	35,710,941	53,273,192	49.2	56,634,781	6.3	66,895,058	18.1	119,800,470	79.1
Unsecured Commercial Loans	1,138,169	1,093,495	-3.9	2,265,744	107.2	1,063,201	-53.1	685,503	-35.5
Unsecured Revolving Lines of Credit (Commercial Purpose)	939,979	438,398	-53.4	298,502	-31.9	902,218	202.2	2,977,959	230.1
<b>Total Non-Real Estate Secured Commercial Loans</b>	38,571,670	55,667,755	44.3	60,088,700	7.9	69,108,532	15.0	125,889,803	82.2
<b>TOTAL COMMERCIAL LOANS:</b>									
Commercial Loans to Members	366,954,467	474,471,166	29.3	538,121,400	13.4	610,344,727	13.4	745,498,821	22.1
Purchased Commercial Loans or Participations to Nonmembers	44,866,359	53,498,266	19.2	92,813,243	73.5	119,239,968	28.5	153,498,103	28.7
<b>Total Commercial Loans</b>	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2
<b>NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE</b>									
Construction and Development	43	52	20.9	54	3.8	83	53.7	78	-6.0
Farmland	14	16	14.3	35	118.8	47	34.3	44	-6.4
Secured by Multifamily	138	187	35.5	249	33.2	314	26.1	339	8.0
Owner Occupied, Non-Farm, Non-Residential Property	367	395	7.6	430	8.9	421	-2.1	409	-2.9
Non-Owner Occupied, Non-Farm, Non-Residential Property	302	314	4.0	363	15.6	376	3.6	433	15.2
<b>Total Number of Real Estate Secured Commercial Loans</b>	864	964	11.6	1,131	17.3	1,241	9.7	1,303	5.0
Loans to finance agricultural production and other loans to farmers	21	24	14.3	25	4.2	7	-72.0	10	42.9
Commercial and Industrial Loans	531	672	26.6	664	-1.2	757	14.0	950	25.5
Unsecured Commercial Loans	38	38	0.0	78	105.3	22	-71.8	15	-31.8
Unsecured Revolving Lines of Credit (Commercial Purpose)	45	51	13.3	54	5.9	54	0.0	54	0.0
<b>Total Number of Non-Real Estate Secured Commercial Loans</b>	635	785	23.6	821	4.6	840	2.3	1,029	22.5
<b>TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING</b>									
Number of Outstanding Commercial Loans to Members	1,349	1,640	21.6	1,802	9.9	1,863	3.4	2,139	14.8
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	109	-27.3	150	37.6	218	45.3	193	-11.5
<b>Total Number of Commercial Loans Outstanding</b>	1,499	1,749	16.7	1,952	11.6	2,081	6.6	2,332	12.1
<b>TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS</b>	411,820,826	527,969,432	28.2	630,934,643	19.5	729,584,695	15.6	898,996,924	23.2
<b>(Total Commercial Loans / Total Assets)%</b>	2.94	3.49	18.8	3.45	-1.2	3.57	3.5	4.21	17.7
<b>AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED</b>									
Member Commercial Loans Granted YTD*	143,632,008	217,359,822	51.3	184,883,315	-14.9	186,547,309	0.9	245,148,557	31.4
Purchased or Participation Interests to Nonmembers*	14,495,319	25,887,143	78.6	39,110,853	51.1	46,813,541	19.7	51,685,650	10.4
<b>MISCELLANEOUS LOAN INFORMATION</b>									
Agricultural Related Commercial Loans Outstanding Balance	4,309,333	5,006,931	16.2	13,618,098	172.0	17,037,151	25.1	18,327,516	7.6
Outstanding Agricultural Related Loans - Number	35	40	14.3	60	50.0	54	-10.0	54	0.0
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	5,630,693	12,386,299	120.0	14,823,977	19.7	15,838,863	6.8	32,242,492	103.6
Commercial Loans and Participations Sold -no servicing rights- YTD	0	1,600,000	N/A	16,425	-99.0	0	-100.0	1,277,378	N/A
<b>Total Member Business Loans - (NMBLB)</b>									
<b>(NMBLB / Total Assets)%</b>	3.09	3.58	16.2	3.41	-4.8	3.30	-3.3	3.73	13.1
* Amounts are year-to-date and the related % change ratios are annualized.							<b>19. Commercial Loans</b>		

		Commercial Loan Losses							
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally						
		Count of CU in Peer Group :	N/A						
		Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022 % Chg
<b>COMMERCIAL LOAN CHARGE-OFFS AND RECOVERIES:</b>									
Commercial Loans/Lines of Credit Real Estate Secured Charge-Offs*		146,475	0	-100	511,016	N/A	19,811	-96.1	195,097 884.79
Commercial Loans/Lines of Credit Real Estate Secured Recoveries*		65,376	30,800	-52.888	2,950	-90.422	0	-100.0	19,500 N/A
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs*		81,099	(30,800)	-137.98	508,066	1749.6	19,811	-96.1	175,597 786.36
Commercial Loans/Lines of Credit Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Real Estate Secured**		0.02	-0.01	-130.41	0.10	1437.1	0.00	-96.7	0.02 661.31
Commercial Loans/Lines of Credit Not Real Estate Secured Charge-Offs*		179,610	233,092	29.777	121,040	-48.072	169,724	40.2	116,489 -31.366
Commercial Loans/Lines of Credit Not Real Estate Secured Recoveries*		143,859	13,528	-90.596	13,528	0	26,016	92.3	62,408 139.88
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs*		35,751	219,564	514.15	107,512	-51.034	143,708	33.7	54,081 -62.367
Commercial Loans/Lines of Credit Not Real Estate Secured Net Charge Offs / Avg									
Commercial Loans/Lines of Credit Not Real Estate Secured**		0.09	0.47	396.75	0.19	-60.136	0.22	19.8	0.06 -75.066
Total Commercial Loans/Lines of Credit Charge-Offs*		326,085	233,092	-28.518	632,056	171.16	189,535	-70.0	311,586 64.395
Total Commercial Loans/Lines of Credit Recoveries*		209,235	44,328	-78.814	16,478	-62.827	26,016	57.9	81,908 214.84
Total Commercial Loans/Lines of Credit Net Charge Offs*		116,850	188,764	61.544	615,578	226.11	163,519	-73.4	229,678 40.46
Total Commercial Loans/Lines of Credit Net Charge Offs / Average Commercial Loans/Lines of Credit**		0.03	0.04	29.486	0.11	164.45	0.02	-77.4	0.03 17.34
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
							20. Commercial Loan Losses		

		<b>Investments</b>							
<a href="#">Return to cover</a>		<b>For Charter :</b>	N/A						
<b>03/22/2023</b>		<b>Count of CU :</b>	90.0						
<b>CU Name:</b>	N/A	<b>Asset Range :</b>	N/A						
<b>Peer Group:</b>	N/A	<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State</b>							
	<b>Count of CU in Peer Group :</b>			N/A					
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>% Chg</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Dec-2022</b>	<b>% Chg</b>
<b>INVESTMENT SECURITIES</b>									
<b>EQUITY SECURITIES</b>									
Common Stock	N/A	N/A		N/A		N/A		3,038,803	
Registered Investment Companies	N/A	N/A		N/A		N/A		167,765,241	
Other Equities	N/A	N/A		N/A		N/A		33,171,783	
<b>TOTAL EQUITY SECURITIES</b>	N/A	0		29,126,327	N/A	115,070,502	295.1	203,975,827	77.3
<b>TRADING DEBT SECURITIES</b>									
US Government Obligations	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		0	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		0	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		0	
All Other Trading Debt Securities	N/A	N/A		N/A		N/A		0	
<b>TOTAL TRADING DEBT SECURITIES</b>	N/A	N/A		N/A		N/A		0	
<b>AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		N/A		172,657,967	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,379,175,551	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,910,914,594	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		131,681	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		32,496,894	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		65,587,489	
All Other Available-for-Sale Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		17,531,884	
<b>TOTAL AFS DEBT SECURITIES AT AMORTIZED COST</b>	N/A	N/A		N/A		N/A		3,578,496,060	
<b>AFS DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		N/A		168,022,067	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		1,279,305,250	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		1,708,884,612	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		1,000,162	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		27,803,627	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		61,761,159	
All Other Available-for-Sale Debt Securities at Fair Value	N/A	N/A		N/A		N/A		15,622,622	
<b>TOTAL AFS DEBT SECURITIES AT FAIR VALUE</b>	N/A	N/A		N/A		N/A		3,262,399,499	
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		<b>Investments</b>							
<a href="#">Return to cover</a>		<b>For Charter : N/A</b>							
<b>03/22/2023</b>		<b>Count of CU : 90</b>							
<b>CU Name: N/A</b>		<b>Asset Range : N/A</b>							
<b>Peer Group: N/A</b>		<b>Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State</b>							
		<b>Count of CU in Peer Group : N/A</b>							
	<b>Dec-2018</b>	<b>Dec-2019</b>	<b>% Chg</b>	<b>Dec-2020</b>	<b>% Chg</b>	<b>Dec-2021</b>	<b>% Chg</b>	<b>Dec-2022</b>	<b>% Chg</b>
<b>INVESTMENT SECURITIES (continued)</b>									
<b>HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST</b>									
US Government Obligations	N/A	N/A		N/A		N/A		8,506,189	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		99,555,788	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		254,715,426	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		11,579,332	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		1,048,187	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		20,769,622	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		4,996,891	
<b>TOTAL HTM DEBT SECURITIES AT AMORTIZED COST</b>	N/A	N/A		N/A		N/A		401,171,435	
<b>HTM DEBT SECURITIES AT FAIR VALUE</b>									
US Government Obligations	N/A	N/A		N/A		N/A		8,395,234	
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		N/A		N/A		89,694,487	
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		N/A		N/A		216,667,984	
Federal Agency Securities - Non-Guaranteed	N/A	N/A		N/A		N/A		11,228,250	
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		N/A		N/A		0	
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		N/A		N/A		0	
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		N/A		N/A		810,903	
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		N/A		N/A		19,659,167	
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		N/A		N/A		5,000,000	
<b>TOTAL HTM DEBT SECURITIES AT FAIR VALUE</b>	N/A	N/A		N/A		N/A		351,456,025	
Allowance for Credit Losses on Investment Securities (if ASC 326 has been adopted)	N/A	0		0	N/A	0	N/A	0	N/A
<b>TOTAL INVESTMENT SECURITIES</b>	N/A	98,204,197		2,717,683,244	2,667.4	3,489,352,393	28.4	3,867,542,261	10.8
<b>OTHER INVESTMENTS</b>									
Nonperpetual Capital Account	1,711,796	1,684,996	-1.6	1,684,996	0.0	1,877,296	11.4	1,334,396	-28.9
Perpetual Contributed Capital	15,343,849	15,419,832	0.5	15,419,984	0.0	16,651,937	8.0	16,656,258	0.0
All other investments	113,318,415	129,396,209	14.2	116,726,946	-9.8	125,951,310	7.9	106,196,745	-15.7
<b>TOTAL OTHER INVESTMENTS</b>	130,374,060	146,501,037	12.4	133,831,926	-8.6	144,480,543	8.0	124,187,399	-14.0
<b>DEPOSITS</b>									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		N/A		N/A		559,906,706	
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		Investment Maturity							
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A					



	Other Investment Information													
<a href="#">Return to cover</a>		For Charter :	N/A											
03/22/2023		Count of CU :	90											
CU Name: N/A		Asset Range :	N/A											
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured											
	Count of CU in Peer Group :		N/A											
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg					
Investments - Memoranda														
Non-Conforming Investments (State Credit Unions ONLY) <sup>/1</sup>	1,281,748	1,319,011	2.9	0	-100.0	1,394,577	N/A	0	-100.0					
Outstanding balance of brokered certificates of deposit and share certificates	156,482,012	204,814,345	30.9	266,788,142	30.3	239,280,996	-10.3	280,682,618	17.3					
Realized Investment Gains (Losses)														
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		N/A		N/A		0						
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		N/A		N/A		-780,623						
Realized Gain (Losses) on all other investments	N/A	N/A		N/A		N/A		742,713						
Total Gain (Loss) on Investments	N/A	N/A		N/A		N/A		-37,910						
Other-Than-Temporary Impairment (OTTI)														
Total OTTI Losses	-11,164	0	100.0	0	N/A	0	N/A	30	N/A					
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A					
OTTI Losses Recognized in Earnings	-11,164	0	100.0	0	N/A	0	N/A	30	N/A					
Derivatives Hedge														
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	0	N/A	0	N/A					
Assets used to fund employee benefit or deferred compensation plans														
Recorded Value of Securities	41,774,971	68,423,348	63.8	82,802,327	21.0	20,461,337	-75.3	124,710,655	509.5					
Recorded Value of Other Investments	6,181,718	5,718,824	-7.5	6,027,103	5.4	4,486,182	-25.6	8,493,975	89.3					
Collateral Assignment Split Dollar Life Insurance Arrangements														
Remaining Premiums	N/A	N/A		N/A		N/A		823,152						
Cash Surrender Value	N/A	N/A		N/A		N/A		9,604,128						
Recorded Value	14,668,277	17,046,815	16.2	22,448,168	31.7	27,447,920	22.3	30,631,615	11.6					
Endorsement Split Dollar Life Insurance Arrangements														
Remaining Premiums	N/A	N/A		N/A		N/A		0						
Cash Surrender Value	N/A	N/A		N/A		N/A		51,809						
Recorded Value	3,073,905	2,933,729	-4.6	3,002,612	2.3	3,167,840	5.5	3,334,466	5.3					
Other Insurance	101,841,798	97,428,804	-4.3	108,449,268	11.3	110,806,424	2.2	112,967,735	2.0					
Other Non-insurance	21,962,526	23,939,063	9.0	34,794,931	45.3	40,231,075	15.6	29,264,594	-27.3					
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	189,503,195	215,490,583	13.7	257,524,409	19.5	206,600,778	-19.8	309,403,040	49.8					
Charitable Donation Accounts	0	0	N/A	0	N/A	0	N/A	487,985	N/A					
CREDIT UNION INVESTMENT PROGRAMS														
Mortgage Processing	22	21	-4.5	21	0.0	22	4.8	24	9.1					
Approved Mortgage Seller	20	20	0.0	21	5.0	22	4.8	22	0.0					
Borrowing Repurchase Agreements	1	1	0.0	1	0.0	0	-100.0	0	N/A					
Brokered Deposits (all deposits acquired through 3rd party)	4	4	0.0	4	0.0	3	-25.0	5	66.7					
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A					
Investments Not Authorized by FCU Act (SCU only)	2	2	0.0	2	0.0	0	-100.0	0	N/A					
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A					
Brokered Certificates of Deposit (investments)	31	33	6.5	36	9.1	34	-5.6	36	5.9					
			<sup>1</sup> Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.											
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group :			N/A					
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	44,595,368	69,804,507	56.5	70,550,038	1.1	86,547,683	22.7	105,095,479	21.4
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	569,937,011	608,674,310	6.8	712,287,165	17.0	823,862,814	15.7	988,211,910	19.9
Credit Card Line	1,046,762,663	1,084,385,763	3.6	1,235,977,636	14.0	1,252,523,042	1.3	1,367,429,181	9.2
Unsecured Share Draft LOC	111,464,089	116,609,429	4.6	130,087,698	11.6	138,314,678	6.3	136,720,346	-1.2
Unused Overdraft Protection Programs	305,875,289	320,384,567	4.7	333,552,184	4.1	346,317,816	3.8	371,978,895	7.4
Other Unfunded Commitments	34,338,292	31,359,685	-8.7	69,195,692	120.7	38,384,983	-44.5	32,048,466	-16.5
Total Unfunded Commitments for Non Commercial Loans	2,068,377,344	2,161,413,754	4.5	2,481,100,375	14.8	2,599,403,333	4.8	2,896,388,798	11.4
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,112,972,712	2,231,218,261	5.6	2,551,650,413	14.4	2,685,951,016	5.3	3,001,484,277	11.7
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		N/A		N/A		68,337,070	
Conditionally Cancelable Unfunded Commitments	N/A	N/A		N/A		N/A		2,107,026,139	
Loans transferred with limited recourse	N/A	N/A		N/A		N/A		0	
Loans Transferred under the FHLB MPF program	N/A	N/A		N/A		N/A		424,602,680	
Financial Standby Letters of Credit	N/A	N/A		N/A		N/A		0	
Forward Agreements that are not derivative contracts	N/A	N/A		N/A		N/A		0	
Sold Credit Protection	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet Securitization Exposures	N/A	N/A		N/A		N/A		0	
Securities Borrowing or Lending transactions	N/A	N/A		N/A		N/A		0	
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		N/A		N/A		0	
All other off-balance sheet exposures	N/A	N/A		N/A		N/A		26,733,064	
Loans Transferred with Recourse	513,855,555	669,043,347	30.2	438,665,377	-34.4	338,714,388	-22.8	213,691,435	-36.9
Other Contingent Liabilities	15,923,424	9,296,398	-41.6	9,617,507	3.5	10,695,769	11.2	5,349,309	-50.0
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
<a href="#">Return to cover</a>		For Charter :	N/A						
03/22/2023		Count of CU :	90						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
<b>BORROWING ARRANGEMENTS</b>									
<b>Line Of Credit Limit</b>									
Corporate Credit Unions	310,341,000	314,963,300	1.5	324,348,000	3.0	345,301,100	6.5	392,006,700	13.5
Natural Person Credit Unions	6,000,000	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	N/A	N/A		N/A		N/A		1,604,256,156	
Other Sources	1,644,389,193	1,857,749,768	13.0	2,287,558,704	23.1	2,612,961,144	14.2	214,925,900	-91.8
<b>Total Line of Credit Limit</b>	1,960,730,193	2,172,713,068	10.8	2,611,906,704	20.2	2,958,262,244	13.3	2,211,188,756	-25.3
<b>Draws Against Line of Credit</b>									
Corporate Credit Unions	8,782,576	1,322,305	-84.9	0	-100.0	0	N/A	6,671,210	N/A
Natural Person Credit Unions	782,789	0	-100.0	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	39,190,000	9,965,665	-74.6	0	-100.0	0	N/A	318,771,000	N/A
Other Sources	3,900,934	3,879,333	-0.6	4,690,940	20.9	500,000	-89.3	500,000	0.0
<b>Total Draws Against Lines of Credit</b>	52,656,299	15,167,303	-71.2	4,690,940	-69.1	500,000	-89.3	325,942,210	65,088.4
<b>Outstanding Term &amp; Other Borrowings</b>									
Corporate Credit Unions	0	2,000,000	N/A	0	-100.0	0	N/A	14,400,000	N/A
Natural Person Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Home Loan Bank	376,443,300	403,989,230	7.3	436,113,848	8.0	322,233,391	-26.1	576,745,029	79.0
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank	5,000	0	-100.0	0	N/A	0	N/A	0	N/A
Paycheck Protection Program Lending Facility	N/A	N/A		0		0	N/A	0	N/A
Other Sources	255,105	231,773	-9.1	402,813	73.8	182,967	-54.6	2,157,445	1,079.1
<b>Total Outstanding Term &amp; Other Borrowings</b>	376,703,405	406,221,003	7.8	436,516,661	7.5	322,416,358	-26.1	593,302,474	84.0
Assets Pledged to Secure all Outstanding Borrowings	1,856,055,172	2,157,510,276	16.2	2,433,802,339	12.8	2,657,799,923	9.2	2,335,627,504	-12.1
Amount of Borrowings Callable by Lender	0	0	N/A	129,849,637	N/A	0	-100.0	2,500,000	N/A
Borrowing Capacity Not Reported in Borrowing Arrangements	N/A	N/A		N/A		N/A		432,187,253	
Number of FHLB Members	27	27	0.0	29	7.4	29	0.0	29	0.0
<b>BORROWING MATURITY DISTRIBUTION</b>									
< 1 Year	140,094,630	80,426,244	-42.6	98,379,490	22.3	142,330,980	44.7	594,900,640	318.0
1 - 3 Years	78,773,205	159,314,747	102.2	206,767,830	29.8	99,334,261	-52.0	109,574,416	10.3
> 3 Years	217,584,090	193,403,888	-11.1	140,389,927	-27.4	86,765,801	-38.2	111,352,495	28.3
Total	436,451,925	433,144,879	-0.8	445,537,247	2.9	328,431,042	-26.3	815,827,551	148.4
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	Share and Membership Information								
<a href="#">Return to cover</a>		For Charter : N/A							
03/22/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
<b>MEMBERSHIP:</b>									
Number of Current Members	1,507,778	1,534,442	1.8	1,572,681	2.5	1,593,862	1.3	1,653,663	3.8
Number of Potential Members	33,019,377	34,552,290	4.6	35,026,197	1.4	35,515,189	1.4	37,125,526	4.5
% Current Members to Potential Members	4.57	4.44	-2.7	4.49	1.1	4.49	0.0	4.45	-0.7
% Membership Growth*	3.78	1.77	-53.2	2.49	40.9	1.35	-46.0	3.75	178.6
Total Number of Share/Deposit Accounts	2,837,355	2,880,122	1.5	2,996,342	4.0	3,072,066	2.5	3,195,470	4.0
<b>SHARES/DEPOSITS MATURITY DISTRIBUTION</b>									
< 1 year	10,787,724,381	11,570,744,577	7.3	14,599,106,951	26.2	16,869,348,026	15.6	16,994,002,703	0.7
1 to 3 years	738,512,658	800,378,746	8.4	704,892,724	-11.9	742,171,095	5.3	1,224,321,734	65.0
> 3 years	402,171,311	494,259,155	22.9	472,560,334	-4.4	354,093,165	-25.1	305,719,036	-13.7
<b>TOTAL SHARES/DEPOSITS</b>	11,928,408,350	12,865,382,478	7.9	15,776,560,009	22.6	17,965,612,286	13.9	18,524,043,473	3.1
<b>NCUA INSURED SAVINGS</b>									
Uninsured Member Shares	456,184,808	583,479,989	27.9	909,231,337	55.8	1,211,911,757	33.3	1,362,335,426	12.4
Uninsured NonMember Deposits	1,870,245	5,526,355	195.5	5,927,271	7.3	3,735,707	-37.0	11,678,302	212.6
Total Uninsured Shares & Deposits	458,055,053	589,006,344	28.6	915,158,608	55.4	1,215,647,464	32.8	1,374,013,728	13.0
Insured Shares & Deposits	11,470,353,297	12,276,376,134	7.0	14,861,401,401	21.1	16,749,964,822	12.7	17,150,029,745	2.4
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Public Units	1,409,589	4,608,075	226.9	1,978,037	-57.1	958,903	-51.5	959,488	0.1
Accounts Held by Nonmember Public Units	1,914,394	2,086,039	9.0	2,481,798	19.0	1,843,302	-25.7	10,789,824	485.4
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	531,588,965	716,791,374	34.8	746,667,042	4.2	660,653,864	-11.5	1,040,760,833	57.5
Dollar Amount of IRA/Keogh >= \$100,000	266,674,751	325,883,457	22.2	320,108,811	-1.8	332,167,692	3.8	334,249,910	0.6
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	0	N/A	12,770,636	N/A
Dollar Amount of Commercial Deposit Accounts	352,975,706	451,649,775	28.0	744,454,794	64.8	1,024,185,883	37.6	903,390,264	-11.8
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,649,812	7,564,096	-1.1	5,541,977	-26.7	6,838,319	23.4	7,223,194	5.6
<b>INSURANCE COVERAGE OTHER THAN NCUSIF</b>									
Share/Deposit Insurance Other than NCUSIF	7	9	28.6	9	0.0	9	0.0	9	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	34,045,218	45,839,568	34.6	62,366,616	36.1	69,029,806	10.7	65,648,514	-4.9
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								27. Shares and Membership	

		Supplemental Information							
<a href="#">Return to cover</a>		For Charter : N/A							
03/22/2023		Count of CU : 90							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union							
	Count of CU in Peer Group : N/A								
	Dec-2018	Dec-2019	% Chg	Dec-2020	% Chg	Dec-2021	% Chg	Dec-2022	% Chg
<b>GRANTS</b>									
Amount of Grants Awarded to your credit union, YTD	1,022,186	269,729	-74	1,721,657	538	6,002,686	249	281,000	-95
Amount of Grants Received by your credit union, YTD	3,532,076	209,702	-94	816,900	290	3,843,873	371	1,564,350	-59
<b>EMPLOYEES:</b>									
Number of Full-Time Employees	3,966	4,115	4	4,243	3	4,209	-1	4,367	4
Number of Part-Time Employees	340	287	-16	269	-6	236	-12	245	4
<b>BRANCHES:</b>									
Number of CU Branches	322	324	1	318	-2	319	0	315	-1
Number of CUs Reporting Shared Branches	31	29	-6	29	0	27	-7	28	4
Plan to add new branches or expand existing facilities	15	19	27	17	-11	13	-24	13	0
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	41,502,091	45,619,404	10	57,360,408	26	60,676,057	6	56,748,433	-6
CUSO Loans	9,999,994	6,936,811	-31	3,584,109	-48	3,580,772	0	4,758,426	33
Aggregate Cash Outlays in CUSO	22,593,065	31,501,582	39	31,321,987	-1	32,662,205	4	36,907,176	13
<b>MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):</b>									
International Remittances	20	20	0	21	5	23	10	23	0
Number of International Remittances Originated YTD	4,461	4,250	-5	3,800	-11	4,546	20	4,764	5
Low Cost Wire Transfers	73	72	-1	70	-3	67	-4	67	0
<b>MERGERS/ACQUISITIONS:</b>									
Adjusted Retained Earnings Obtained through Business Combinations	19,237,034	22,413,114	17	22,665,750	1	25,717,875	13	27,334,056	6
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System	51	48	-6	42	-13	45	7	43	-4
Vendor On-Line Service Bureau	43	45	5	48	7	46	-4	47	2
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Services Offered Electronically</b>									
Account Aggregation	18	17	-6	16	-6	14	-13	14	0
Bill Payment	63	63	0	63	0	60	-5	60	0
Download Account History	69	67	-3	66	-1	65	-2	67	3
Electronic Signature Authentication/Certification	32	34	6	35	3	39	11	41	5
e-Statements	73	71	-3	70	-1	69	-1	69	0
External Account Transfers	35	35	0	37	6	39	5	40	3
Loan Payments	73	72	-1	72	0	71	-1	71	0
Member Application	42	43	2	43	0	44	2	46	5
Merchant Processing Services	7	9	29	8	-11	8	0	8	0
Mobile Payments	31	34	10	38	12	40	5	41	3
New Loan	50	49	-2	50	2	50	0	51	2
New Share Account	26	27	4	29	7	30	3	32	7
Remote Deposit Capture	41	46	12	50	9	52	4	55	6
<b>Type(s) of services offered:</b>									
Informational Website	N/A	N/A		N/A		52		70	35
Mobile Application	N/A	N/A		N/A		46		60	30
Online Banking	N/A	N/A		N/A		50		72	44
# Means the number is too large to display in the cell								28. Supplemental Info	

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03/22/2023

CU Name: N/A

Peer Group: N/A

## Graphs 1

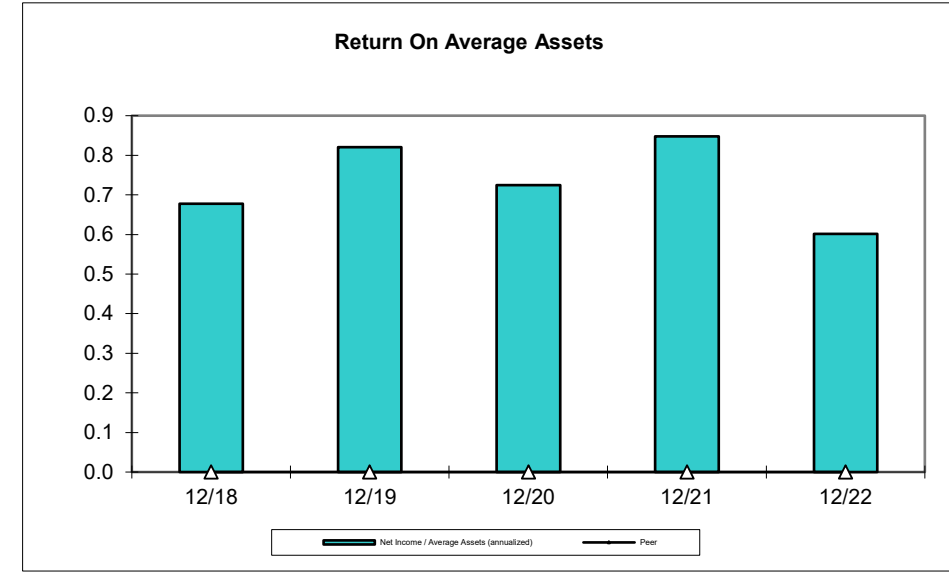
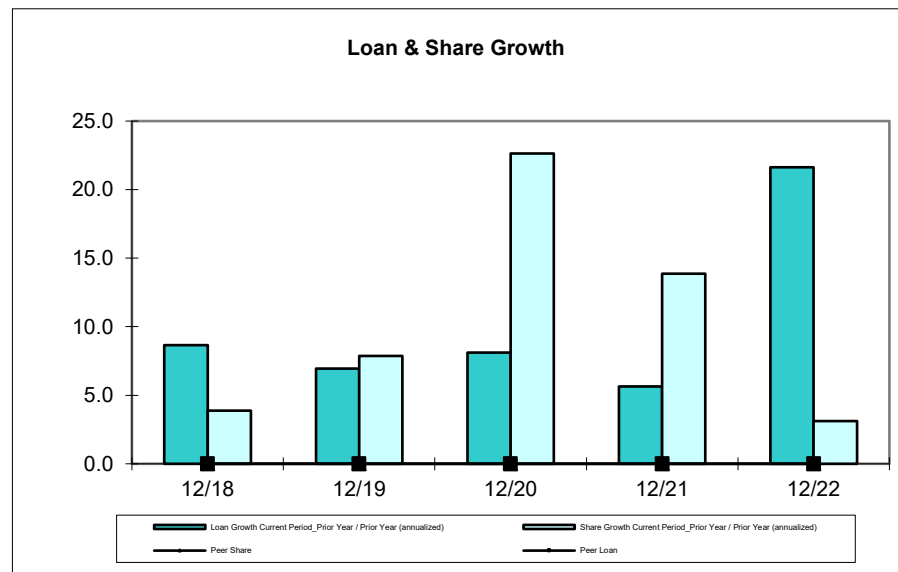
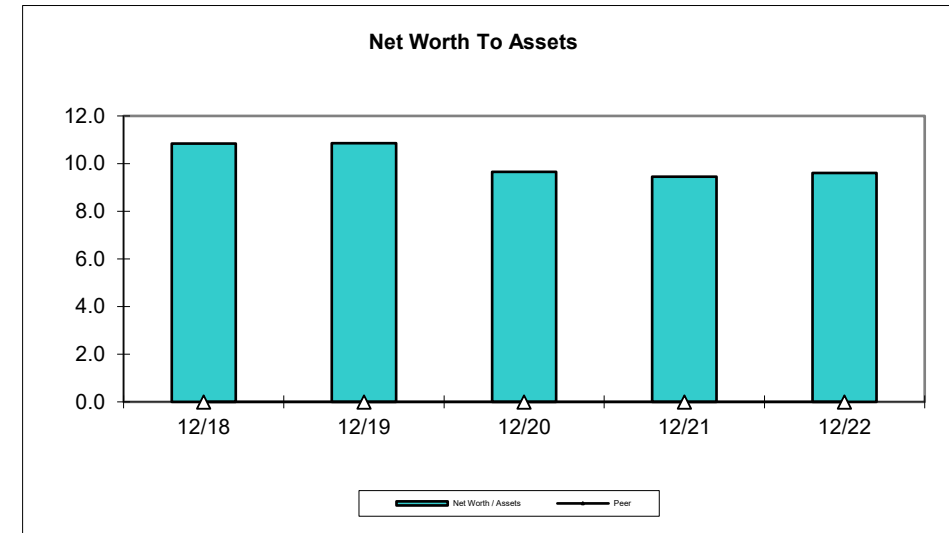
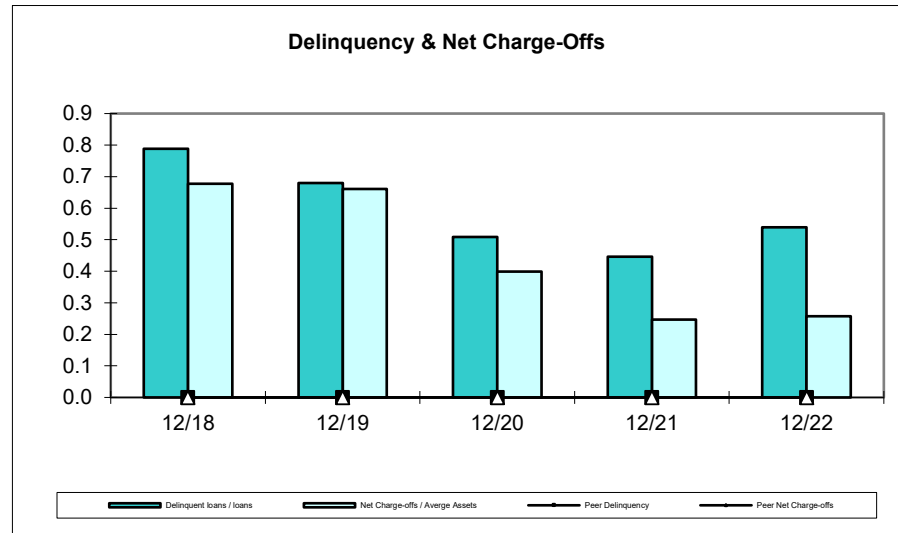
For Charter : N/A

Count of CU : 90

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/22/2023

CU Name: N/A

Peer Group: N/A

## Graphs 2

For Charter : N/A

Count of CU : 90

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* Reporting\_State = 'MO' \* Type Included:

Count of CU in Peer Group : N/A

